

# The Carmel Pine Cone

VOLUME 80 NO. 11

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## THE STORMS OF '95

# CLEANUP CONTINUES

## Flood victims rebuild lives, homes

By PAUL WOLF

FROM CACHAGUA all the way to the flood plain near Carmel's city limits, thousands of residents along the Carmel River are rebuilding their lives following Act II of the biggest disaster drama in Monterey County's history.

Such terms as "10-year event" and "20-year flood," had some meaning the first time around — but offered little when a flood of greater proportions hit exactly two months later.

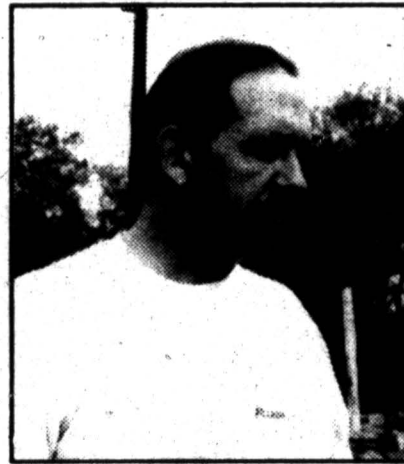
On March 10, the region was stunned, as lives were dismantled just as they were about to be pieced together.

"I spent two months working from 5:30 (p.m.) to midnight, and my family and I were back five days before this happened," said Keith Rede, who lives on De Los Helechos near Carmel Valley Village.

"Last time we were laughing and joking," he said as he cleared the debris. "But now I feel little enthusiasm."

The flooding that began Friday in Mission Fields left the same junk-strewn yards, battered structures

and muddied streets. But this time, 214 homes in that neighborhood, nearly twice as many as before, were devastated.



Keith Rede

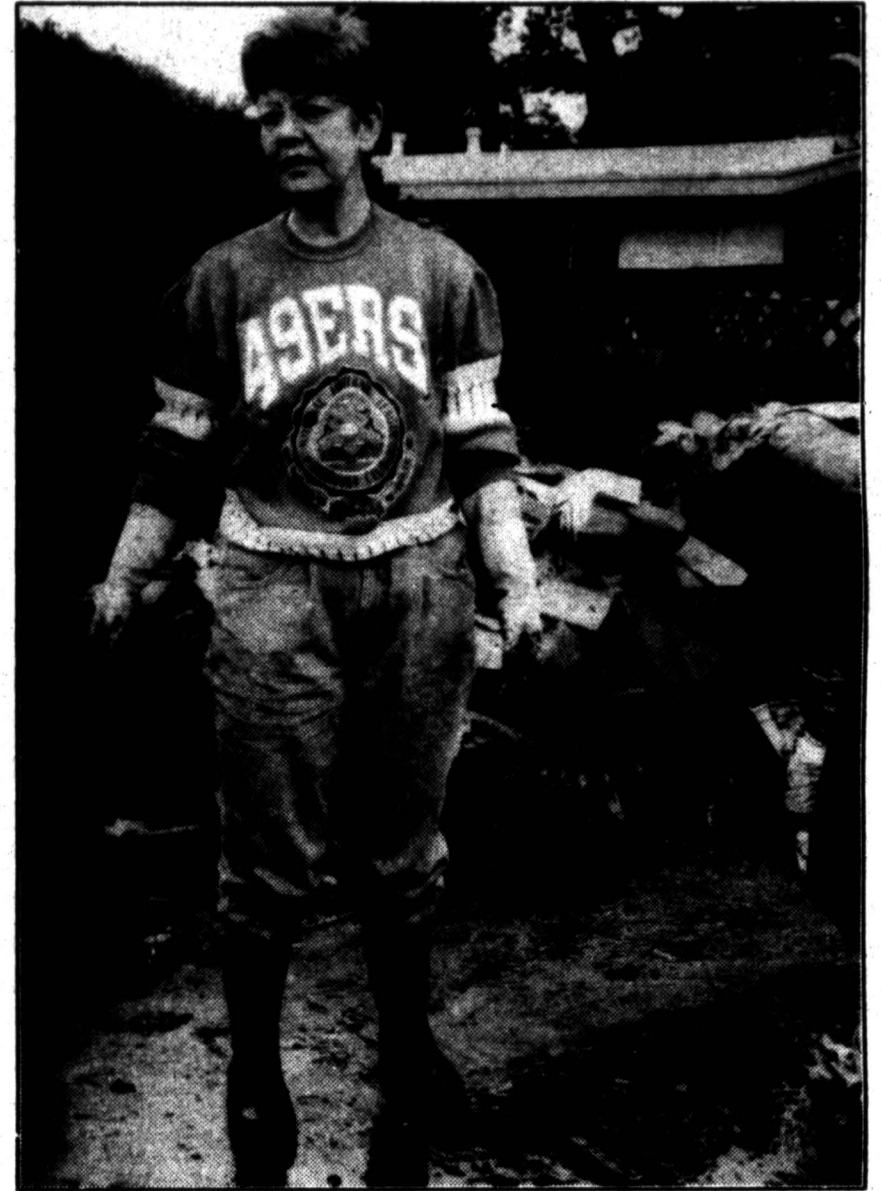
"It took two months to get everything in order," said Rena Toliver of Mission Fields Road. "I don't have any idea how long it will take this time."

Her house had been habitable for only four days when the clock seemed to have been eerily turned back. "You just gotta do it again, unless you want to move somewhere else," she lamented.

### Blissfully unscathed

Meanwhile, Carmel-by-the-Sea — that charmed village — was spared devastation, although wind

See FLOOD page 4



PHOTO/SUSAN BECK

Carol Feliciano, Mission Fields resident, will avoid any repairs this time around until the rains have stopped.

## County should pursue flood tax, committee urges

■ Chairman says residential and commercial property owners would foot the bill for levee improvements.

By PAUL WOLF

A CITIZEN-led committee believes property owners in the flood zone near the mouth of the Carmel River should tax themselves to pay for major flood-control measures.

The Subcommittee on Levees and Facilities will urge Monterey County officials to pursue a benefit-assessment district, which would finance the repair and removal of portions of the levee system, both east and west of Highway 1.

"The project would be a very large one, and the county cannot do it without some financing," said subcommittee chairman Lance Monosoff on Wednesday.

Monosoff's own Mission Fields house was destroyed by the first flood in January and again

See LEVEES page 8



PHOTO/JOHN LIVINGSTONE

A glum stuffed animal sums up the mood of Mission Fields residents, who were hit worse the second time.

## Burglar at large following blitz on 18 businesses

■ Carmel police say 3-second videotape may play key role in capturing unknown suspect.

By SCOTT BREARTON

A SUSPECT responsible for a total of 27 commercial burglaries in Carmel-by-the-Sea this year is still at large this week, according to police.

In the latest series of burglaries, police believe a lone suspect — in search of cash — broke into 15 different businesses in the early morning hours of Thursday, March 9. The burglar reportedly attempted to gain entry into three more businesses that same night, without success.

Carmel Police Detective Sgt. Pete Poitras said the losses ranged from \$0 to more than \$1,000, with the total loss estimated at \$5,400.

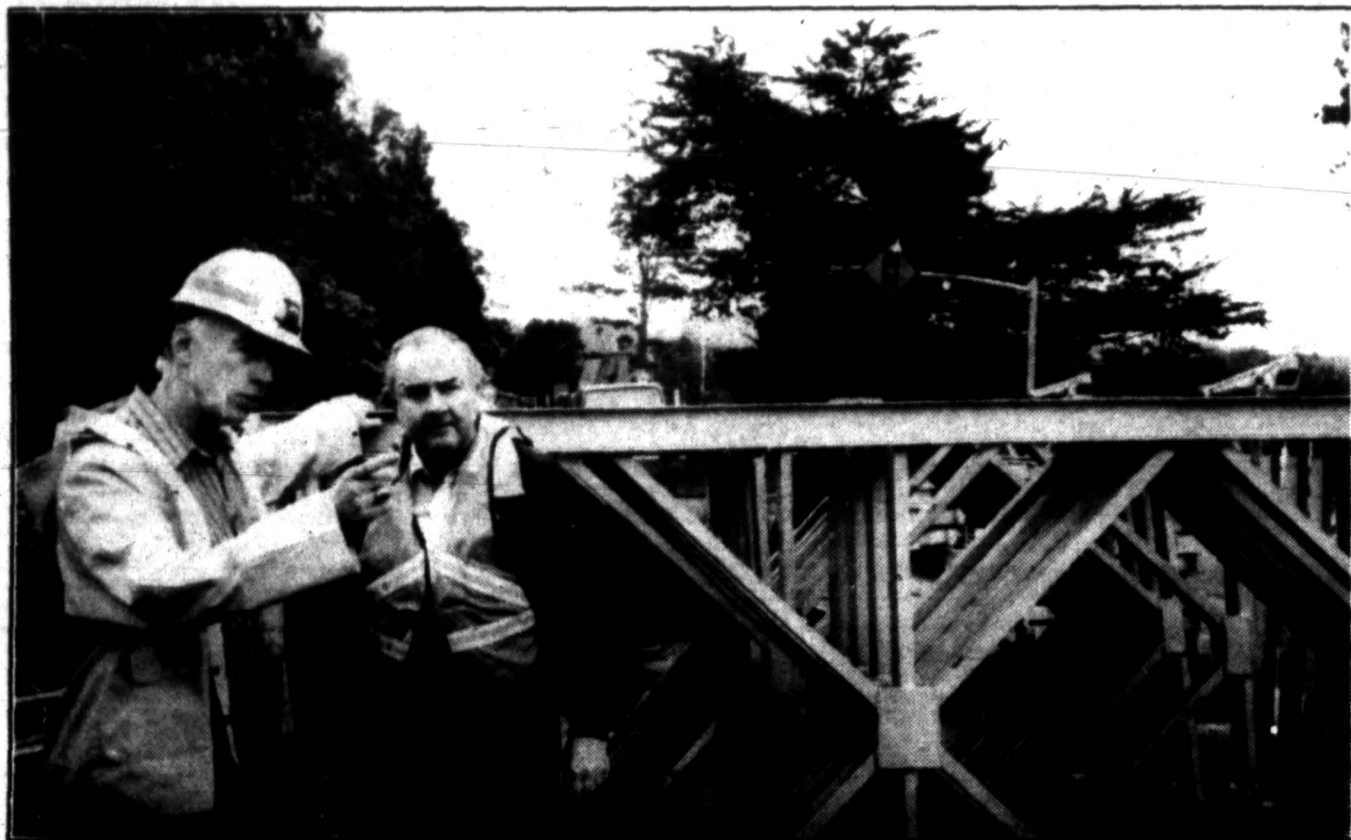
"It appears that what we have here is a very active burglar — one with a great deal of brawn, if not necessarily brains," Poitras said. "Considering the number of burglaries that were committed in one short period of time, it would appear that he has a tendency to throw caution to the wind."

Poitras described the latest series of crimes as opportunistic, given the circumstances.

"It's obvious the suspect chose virtually the perfect night to do this," Poitras observed. "The 'storm of the century' was bearing down on this area, and our officers were busy with weather-related calls, such as

See BURGLARIES page 14





PHOTOS/SUSAN BECK

Jim Cullem, City of Carmel's public works director, briefs Carmel Mayor Ken White (right) on progress of construction of the 'Bailey Bridge.'

## Temporary bridge could be opened as early as today

By PAUL WOLF

**TRAFFIC FLOW** between the Monterey Peninsula and Big Sur will be hobbled for at least a year because the temporary "Bailey Bridge" can handle only one lane of cars at a time.

Even that timetable may be optimistic, according to one official with the state Department of Transportation.

Carmel River Bridge is one of many priorities to emerge in the wake not just of recent flooding, but of last year's Northridge earthquake, said Pat Connally, division chief of construction

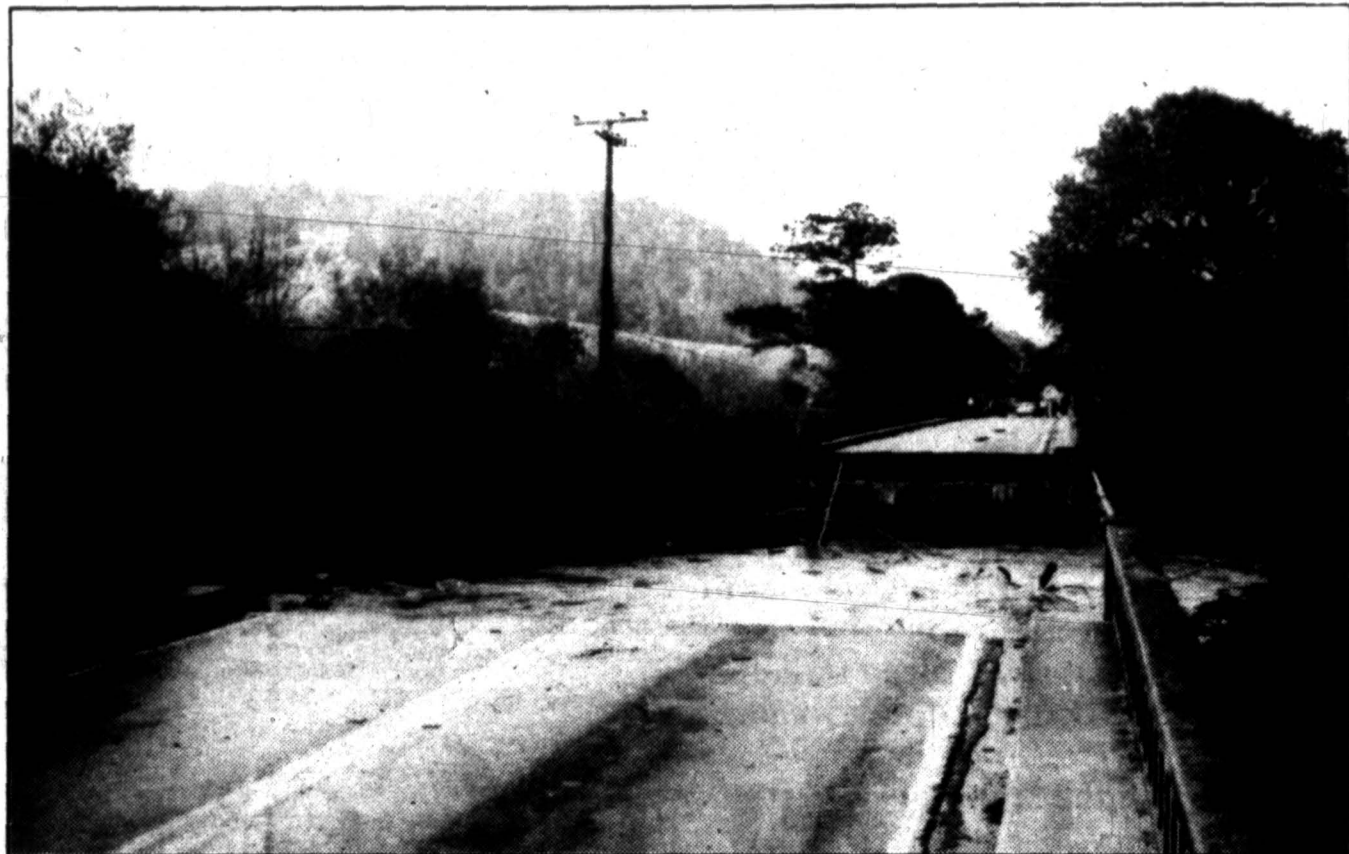
stationed in San Luis Obispo.

Caltrans' financial woes were well-publicized before the floods began in January, he noted.

"We would like to replace this bridge, not just repair it — replace it to conform to modern building standards," Connally said. "That means it will take additional time to design it and put it out for contract."

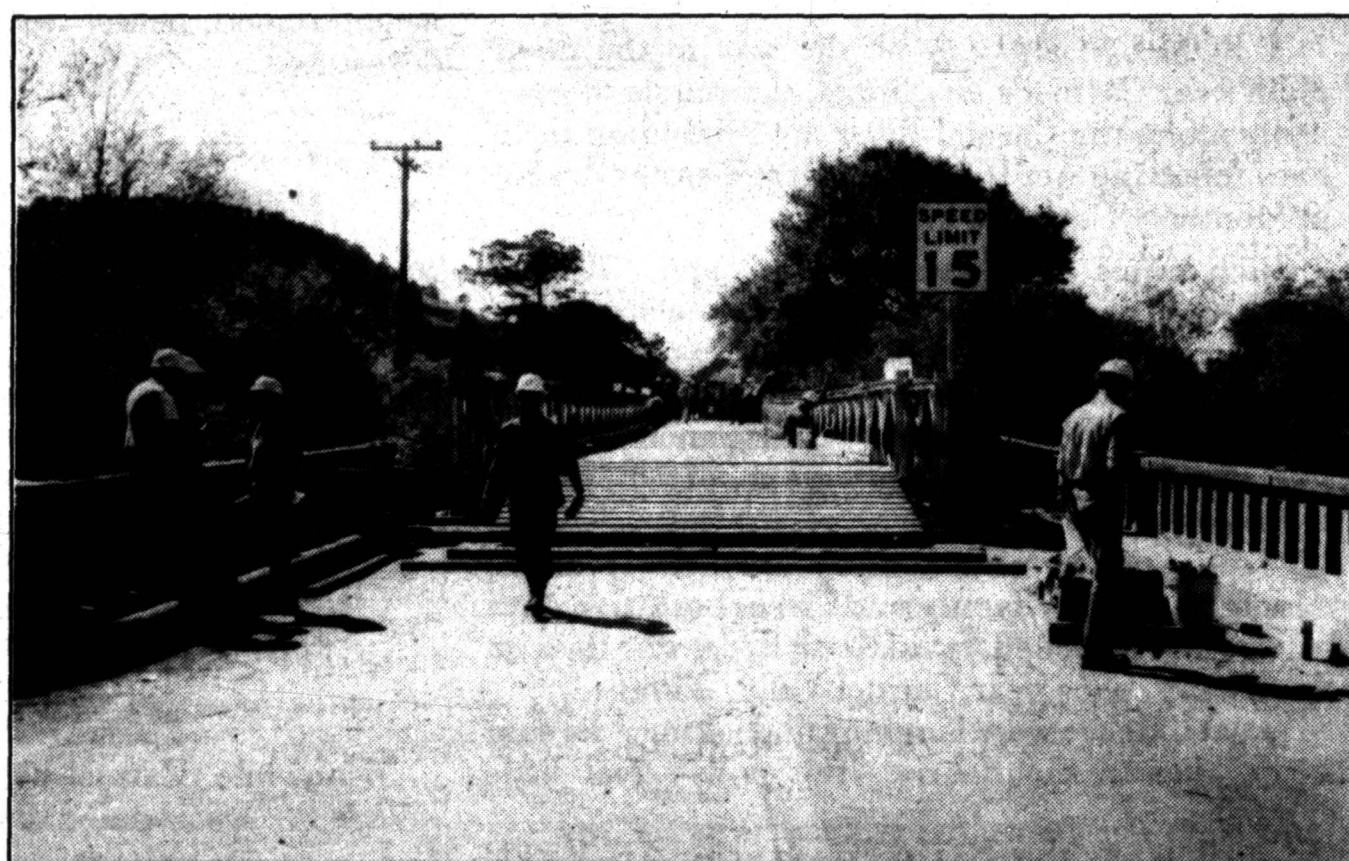
Caltrans and 40 volunteers with the U.S. Army 75th Engineer Company, which began work Monday, were sched-

See *BRIDGE* page 6

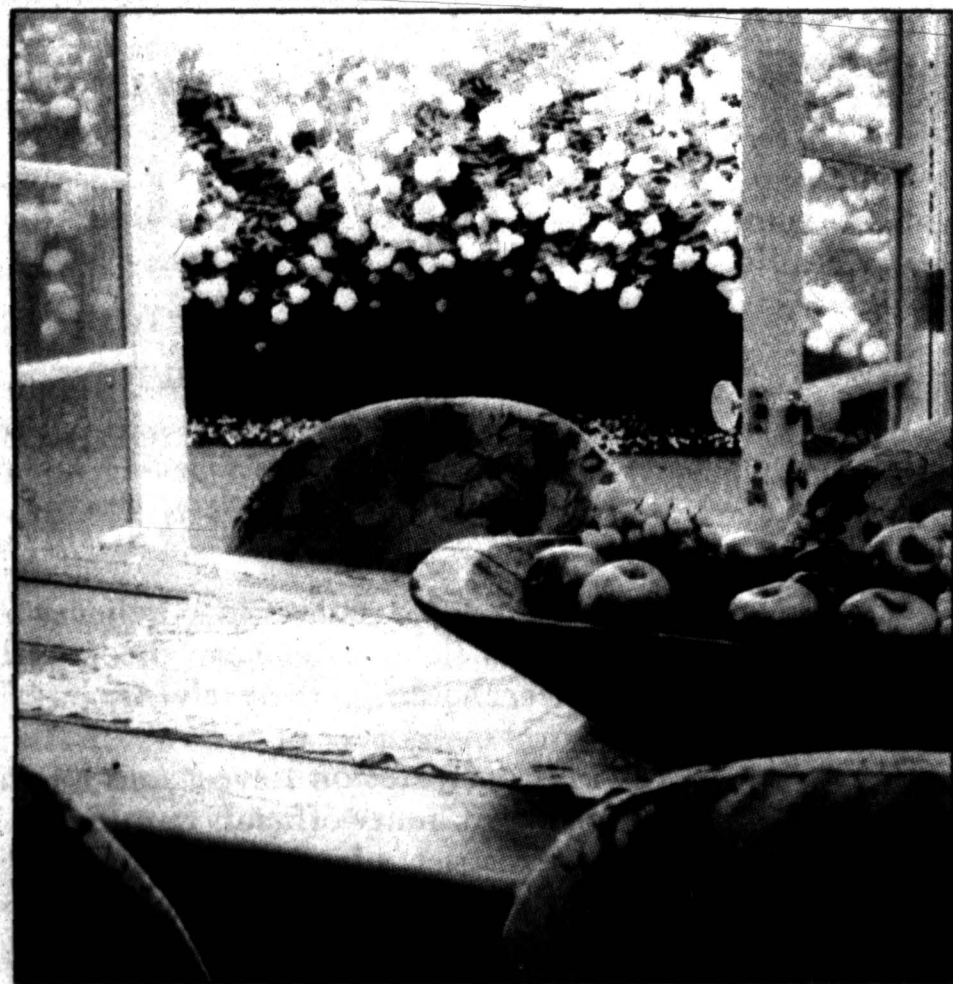


Many longtime Carmelites probably never thought they would see this sight: the Carmel River bridge completely washed away.

■ *Permanent new structure may not be in the picture for another year or more, official says.*



Caltrans, Monterey County sheriff's deputies and county officials on Wednesday morning surveyed the status of the temporary bridge that is expected to be open no later than Friday.



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# No WALK IN THE PARK

## Trapped: Waterlogged RLS students, instructors airlifted

By SCOTT BREARTON

ALTHOUGH ROBERT Louis Stevenson School students and staff members expected to be challenged when they embarked on an 11-day backpacking trip into the Los Padres National Forest, they didn't expect to be caught in the middle of the "storm of the century."

"We got a little more than we expected, and we certainly got a dose of environmental challenge," said Peter Fayroian, who spearheaded the RLS Wilderness Expedition program last year.

According to Fayroian, RLS' program — designed for sophomores — is a synthesis of two nationwide programs: Outward Bound and National Outdoor Leadership School. Fayroian, an English teacher at RLS, said the programs are designed to teach students specific outdoor skills while instilling in them a positive attitude toward challenging situations.

Nearly 50 students participated in the second annual RLS Wilderness Expedition, an 11-day trek into the Ventana Wilderness and the Los Padres National Forest. Fayroian said there were four crews of eight to 10 students each and a "base camp." Each crew was led by an RLS staff member and two senior "co-leaders."

On Tuesday, Feb. 28, the group departed by bus, with food, supplies and camping gear already packed in their backpacks. Fayroian said each of the four crews had a different, pre-designated route. Two crews entered the Ventana Wilderness from the north — at Los Padres Dam and China Camp — and two entered from the south — at Kirk's Creek Campground (near Nacimiento-Ferguson Road) and the base of Cone Peak Road.

"We put them all on four different trail heads and said goodbye to them," Fayroian said. "We ended up running into each other once but, ideally, you don't make any contact with anybody for 11 days."

"There's a real sophisticated route system where everybody knows what the routes are and knows where people



PHOTO/PETER FAYROIAN

After nearly two weeks in the Ventana Wilderness, RLS students and staff members were glad to see this U.S. Army helicopter, which airlifted them to safety last weekend.

are supposed to be," he added. "On any given day, every instructor knows where every other crew is going to be."

In retrospect, Fayroian said it was probably more difficult to be on the peninsula — where residents were barraged with flood reports — than it was to be caught in the rain in the woods.

### 'A lot of rain'

"We weren't thinking that this was the storm of the century," he recalled. "We just thought, 'Wow, this is a lot of rain.'"

But the RLS crews were well-prepared, according to Fayroian, with plastic tarps to sleep under, plenty of food and fuel, and rain gear to repel the water. "In terms of the extent of what we went through," he said, "it was just a wet hike."

In all, Fayroian said it rained nine out of 11 days.

"It was hard, consistent rain," he said. "It was incredible. I've never seen that much water accumulate in one area. I think it was because there was such a watershed from the previous storm."

While Fayroian's crew and another led by fellow staff member Lindsay Jeffers arrived at Bottcher's Gap as planned, the two other crews which had

planned to emerge from the south couldn't get to where they needed to be because of the swollen Arroyo Seco River. And nobody could get to them because all access roads were washed out.

By last Saturday, Fayroian and Jeffers began working with the Monterey County Sheriff's Department Search and Rescue Team, the U.S. Forest Service and U.S. Army personnel at Fort Hunter Liggett to find the other two crews. The remaining groups were led by RLS staff members Cole Thompson and Cara Martin.

"We started to worry about how much fuel they had left, how much food they had left," Fayroian recalled. "At that point on Saturday, Cole's group and Cara's group were still out there. That's when we started thinking, 'Let's try and get in there and get them out.'"

Martin's crew was airlifted — two at a time — by U.S. Army helicopter to Fort Hunter Liggett, Fayroian said. But poor visibility hampered the efforts of rescue crews later that day, and Thompson's crew wasn't picked up until the following day, last Sunday morning.

U.S. Army personnel not only transported the crew members by helicopter to Hunter Liggett, but drove them nearly

200 miles back to the peninsula in a large, military truck.

### Rescue 9-1-1

Fayroian played down the airlift, characterizing it as more of an inconvenience than a rescue. His rationale, he explained, is not to trivialize the efforts of emergency personnel, but to point out the program's merits.

In fact, he praised the efforts of emergency crews.

"They just deserve so much credit for the way they handled the whole emergency situation down there," Fayroian said, "not just with our crews, but with the whole situation. They were very attentive to our needs."

Fayroian said staff members spent so much time preparing for the hypothetical — "what if" — and fortunately, it paid off.

"All the training and the trust that we had in the personnel — both the instructors and the crew leaders — came through. They all made really good sound, prudent, safe decisions."

And Fayroian noted he also was impressed with the way students handled the experience.

"If there's any test of a program, it's a test under stress," Fayroian concluded. "This program was tested in the most stressful conditions."

"It proved itself not only valid, but safe," he added. "If anything, this is almost a blessing, because it's really put some attention on the program — which it deserves — and attention on the kids involved in the program."

Among those students who participated was Zoe Johns, an RLS sophomore, who was in Fayroian's crew. Johns said she felt a feeling of accomplishment as she walked down the hill toward the buses that would take her home.

Was she worried about her peers in the other two crews, trapped by raging rivers and washed out roads?

"We were worried about them," Johns said, "but we all knew that they could handle it with the skills that we learned during the trip."

See EXPEDITION page 13



PHOTO/PETER FAYROIAN

RLS photography and ceramics teacher Cole Thompson finds time for play while hitching a ride to Hunter Liggett aboard a U.S. Army helicopter. He is pictured with RLS seniors Erica Sonnenberg and Kristoffer Polaha.



PHOTO/SCOTT BREARTON

Here are but a few of those who participated in the 1995 RLS Wilderness Expedition (front row, left to right): Kristoffer Polaha, Cole Thompson, Erica Sonnenberg, Anna Gehrig, Peter Fayroian and Michael Thompson; (back row) John Cannon, Gabe Georis, Lindsay Jeffers, Dan Annereau, Christine Oettinger and Peter West.



# Second round of flooding devastates river communities

## FLOOD from page 1

storms late last week felled two Monterey pines and blew down dozens of tree limbs.

"Yes, we came out of it relatively unscathed," said Assistant City Administrator Greg D'Ambrosio, who was in charge of the emergency operating center in the basement of the Carmel Police Station, which was activated for the first time.

Although Carmel suffered little, the scope of the disaster elsewhere was remarkable.

On Wednesday, parts of Big Sur were still without power. Although some food and supplies were airlifted into the area — isolated because of the collapse of Carmel River Bridge (see related story.) — businesses were set to reopen with the completion of a temporary structure.

Cachagua Creek, doubling in size, became a river that caused most of the damage in the area, leaving an estimated 150 homes devastated.

Cachagua was hit nearly as bad as Mission Fields, with dozens more homes destroyed throughout Carmel Valley and in the Robles Del Rio area.

On Friday, after Rosie's Bridge in Carmel Valley Village was completely submerged, work was done immediately to repair a gutted portion of the structure and reopen the bridge.

### One of 39

Monterey County is just one of 39 disaster areas declared by President Clinton on Sunday.

In the county, flooding along three major rivers caused the evacuation of 10,000 residents, inundated prime farmland, flooded 1,500 homes, destroyed

roads and landlocked residents. Over the weekend, inhabitants of the Monterey Peninsula were trapped because of road closures to the north, east and south.

Although the rain fell less heavily than in early January, the riverbed was "scoured out" by the last storm, allowing for 40 percent more stream flow, according to Darby Fuerst, resources manager for the Monterey Peninsula Water Management District.

The new storms late last week brewed ominously on the horizon. Rede and other residents in the Robles Del Rio area near Carmel Valley Village, where at least 80 homes were severely damaged, expressed amazement after the

water levels turned out to be higher.

"Last time, it was two-and-a-half feet high, so we sandbagged three feet," Rede said. "That doesn't help when the water reaches three-and-a-half feet."

The river water overtook the banks near Rio Road to flood dozens of businesses Saturday at The Crossroads and The Barnyard. Water washed through much of Via Nona Marie, including the Carmel Post Office.

Overall, damage to this commercial sector was relatively modest, and business was nearly back to normal by early this week.

See DAMAGE page 10

This week's 'Sheriff's Log' — please see page 17



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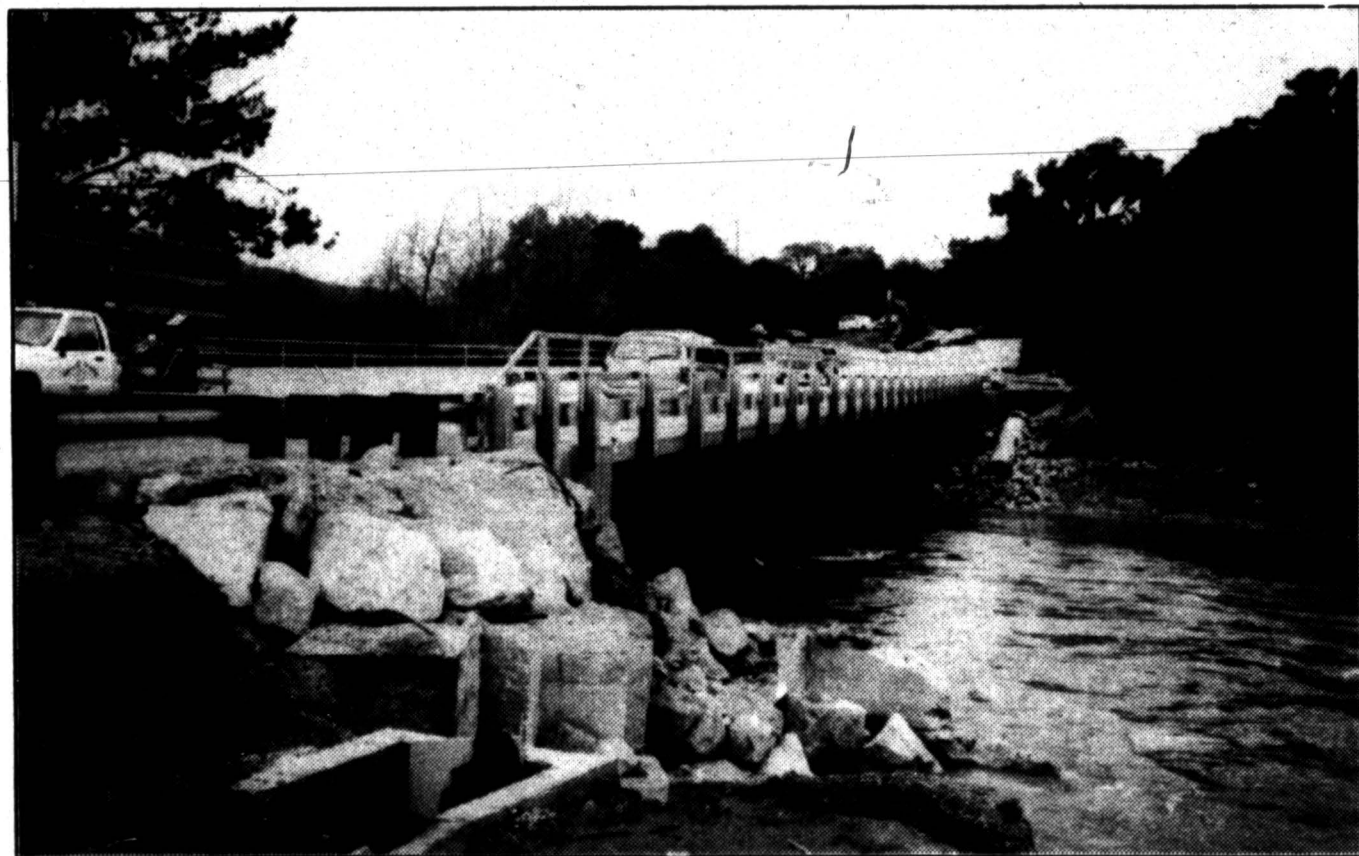
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PHOTOS/SCOTT BREARTON, SUSAN BECK

Rosie's Bridge at Esquiline Road in Carmel Valley Village was flooded Friday, trapping residents on the south side of Carmel River (Above). Although significant damage was done, by Monday (below) repairs had been made and traffic was flowing again.



## Happy Birthday IN MARCH!

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Wendy Griffin	Tara Notziger	Stephanie Salyer	Jennifer Neff
Danielle Ramos	Sasha Voroblov	Daniel Frye	Sarah Smist
Matthew Bradford	Roslyn Riddell	Sean Huber	Erika Cesario
Erin Borchardt	Michael Sullivan	Steve Tarantino	Dominique Smith
Barry Garcia	Stephen Crisan	Tiffany Thompson	Cyrus Morse
Sean Garcia	Kyle Jones	Darikk Dorin	Daniel McKay
Mike Mosqueda	Laura Winchester	Alexis Thomas	Tricia Paul
Linda Gardner	Sasha Spadoni	Erin Thomas	Ramsey
Adam Craigmiles	Nicole Brown	Tim Papet	Elmachtoub
Tom Druggan	Elizabeth Stoffers	Noelle Bridges	Michelle Smith
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Laura Shapiro	Peter Lee	Brad Hobbrook	Jessica Fillion
Ethan Luke	Jonathan Spaulding	Alexis Fox	Bradley Muhs
Gia Heliwig	Ashley Dawson	Alexandra Yerdikhin	Bliff Jelavich
Christopher Reilly	Gary Christensen	Lindsey Lehman	Trevor Christiansen
Tom Douglas	Patrick Perkins	Rachael Williams	Jeremiah Rincon
Mike Peabody	Justin Teer	Erin McNamara	Jessica Gulley
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# Winds batter Carmel; command center gets initial test

Pines fall on canyon home, Mediterranean Market building

By PAUL WOLF

CALL IT a war room, command post or a bunker. If you prefer the jargon, it is an emergency operating center — EOC for short.

However it is described, city officials got the chance to use it for the first time on Thursday and Friday, as serious rain and winds buffeted Carmel just before the floods washed through areas outside the village.

By any real standards, the true emergency was in the flood zones. To many, the activation of the EOC — located underground at the Carmel Police Station — would be characterized as a mere drill.

But city officials say it was necessary and helpful, as well as good practice for future emergencies.

"It proved to us that all the training and theory really means something in real circumstances," said Carmel Police Chief Don Fuselier, who was one of the key officials responding to incidents



PHOTO/SCOTT BREARTON

This 60-foot pine tree on Mission Street was a victim of the storm as it fell onto the Mediterranean Market building and uprooted the sidewalk in the process.

within the city. "This was much better than a tabletop exercise."

The EOC, which was in service for about 18 hours in all, was the center of communications and operations for about 100 calls. Of those, two incidents were of particular significance:

■ On Thursday morning, an 80-foot Monterey pine fell and crushed the roof of a house at Pescadero Canyon off 2nd Avenue and Camino Real.

The tree, located on an adjacent private parcel, snapped near the base of its trunk.

The tenant, a shaken Leslie Bruhn, said she had left for work just an hour before the tree fell.

City Forester Gary Kelly had recently inspected trees on the property in question, but not the adjacent vacant parcel.

■ On Friday, a 50- to 60-foot pine fell from the western side of Devendorf park across Mission Street and onto the Mediterranean Market building.

The tree showed no overt signs of being a safety risk, such as shifting roots or cracks, according to Kelly. The com-

mercial property owner, the Coniglio family, has tried to impress the city of the tree's dangers, according to Phil Coniglio, a Carmel City Council member.

"We were lucky no one was hurt in either incident," Fuselier commented.

## Rapid-fire incidents

During the peak of the storm at mid-

day Friday, incidents — mainly concerning tree limbs and minor flooding — were being telephoned into the EOC every few minutes.

"The EOC allows us not to have to double up and triple up on our efforts," Fuselier said, noting that the often-insular departments — fire, police, public works and forest and beach — can cooperate and marshal their forces easily.

The right hand needs to know what the left is doing, and centralized communication and authority is the best way to accomplish that, city officials say.

The four-room basement facility includes radio equipment, telephones, individual work modules and maps. One room is an actual "command center," where weighty decisions can be made by the top city decision makers (including the mayor) in private.

The city's disaster plan calls for City Administrator Jere Kersnar to be in charge of operations. With Kersnar out of town Thursday and Friday, Assistant City Administrator Greg D'Ambrosio was the man in charge.

The department heads serve as advisors and give orders to their own staffs. The city's financial services coordinator, Sandi Davenport, is in charge of recordkeeping, necessary for subsequent

See EOC page 6

## A note to our readers

DUE TO The Pine Cone's extensive coverage of the flood, we were not able to include several of our regular features in this week's issue.

Among those features we were unable to publish include:

- Social Spotlight
- Where There's A Will
- Doris Day's Best Friends
- Church Directory
- Briefly Speaking

Our readers can look for these features to return next week.

— The Editor



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## EOC given intense inauguration

EOC from page 5

federal disaster reimbursement. Library director Margaret Pelikan, meanwhile, acts as the public information officer.

### Nasty winds

At its peak Thursday and Friday, the EOC was operated by 12 to 15 city employees.

On those days, as areas outside Carmel dealt with the heavy runoff that caused the flooding, the village was pummelled by wind. Gusts exceeded 60 mph, while

sustained winds lasting several hours blew at 45 to 55 mph, according to D'Ambrosio.

In all, the EOC received 79 calls for downed trees and limbs on those two days when the post was activated; in addition, there were 11 calls for minor flooding.

"When you get a lot of water running in our gutters and the storm drains are packed with debris from the wind, you get some flooding," said D'Ambrosio. "It wasn't the impact of the river per se that we were worried about; it was the wind."

## Bridge traffic flow will suffer impact

BRIDGE from page 2

uled to finish the no-frills steel bridge sometime today or Friday.

The collapse early Saturday morning of the original concrete bridge, built in 1933, created a 120-foot breach above the river. The Bailey Bridge spans 210 feet, according to Michael Eaton, public affairs officer for the Army.

A signal light will regulate traffic moving in one direction at a time, following a speed limit of 15 mph. "It is definitely going to impact the flow of traffic," Eaton said.

For as long as two weeks after the bridge is completed, cars will be restricted to "essential and urgent" travel. In addition, the bridge will be subject to periodic closures, according to Connally.

"Emergency vehicles and stranded residents will be the first to cross," he emphasized.

The portable segments that make up the World War II-vintage model had

been stored by Caltrans since 1983, when the agency purchased the bridge for occasions like the current disaster, Connally said.

Both Eaton and Connally noted the temporary structure is no more solid than the bridge that was compromised by the rushing waters. "This one could go down in another flood," Eaton said.

An initial assessment by Caltrans engineers indicates the failure of the bridge was probably the result of heavy debris carried by the fast flowing river and the undermining of bridge piers.

### KCBA to air flood special

KCBA-TV 35 will be airing a half-hour flood special that will run on three consecutive nights beginning Friday.

The special will premiere at 10:30 p.m. Friday and be repeated at that time Saturday and Sunday.

The Fox affiliate can be located on channel 3 for MPTV Cable subscribers.



PHOTOS/SCOTT BREARTOWN

The City of Carmel's Emergency Operation Center responded to many calls last week, including the 80-foot Monterey pine (above) that crushed the roof of a house on Camino Real and Second. The shaken tenant was fortunate to have been away at the time. Below, the EOC can be seen in service, which it was for about 18 hours last Thursday and Friday.



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PHOTOS/SUSAN BECK

Because the Carmel Unified School District was closed Monday, it provided the opportunity for youngsters to help victims of the flood. Above, three youths assist in the cleaning of De los Helechos in Carmel Valley Village. Below, River School parents and children are cheering up Mission Fields residents with wagon loads of free food and beverages.



## Schools shut down

*CUSD re-opens Tuesday after temporary closure*

By SCOTT BREARTON

THE LATEST round of flooding forced the temporary shutdown of local public schools last Friday afternoon and all day Monday.

Captain Cooper Elementary School in Big Sur was the only school to remain open, because it is equipped with an emergency generator and is largely self-sufficient, according to Carmel Unified School District Superintendent Vance Baldwin.

"We didn't have the problems that we had at the other schools, so we decided to go ahead and let it operate," Baldwin said. "It's OK and it's functional."

In general, Baldwin said the other school sites fared the storm very well.

"We had a few trees down and the usual debris that had blown around," he said, "but other than that, the facilities are in good shape."

ties are in good shape."

According to Baldwin, bus accessibility and the large number of staff members directly affected by the flood were the primary reasons for ordering a minimum day last Friday and canceling school altogether on Monday. The order affected all but Captain Cooper and the Carmel Child Development Center in Carmel Valley.

"There was concern in

some areas about road conditions," Baldwin told The Pine Cone Monday. All CUSD schools re-opened Tuesday.

Baldwin noted the district provided two buses to help evacuate Carmel Valley residents last Friday, and the Carmel Middle School softball field is currently being used as a landing location for helicopters transporting emergency crews, residents.

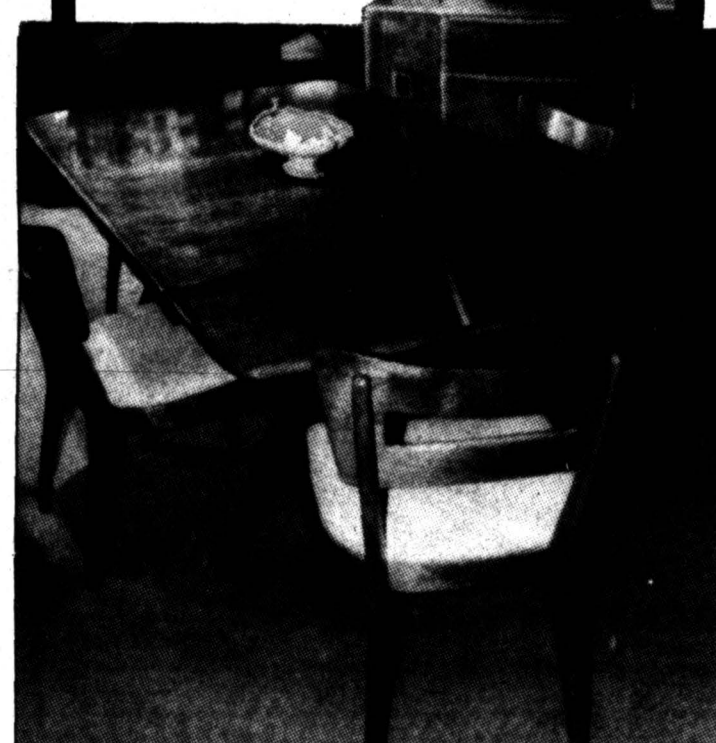
See CUSD page 13

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# Flood-control solutions to cost residents

**LEVEES** from page 1  
inundated last week.

Monosoff's group is one of four subcommittees working under the Flood-Control Task Force, established by Monterey County Supervisor Sam Karas after the first flood.

The subcommittee includes county officials and flood victims. At present, it has not set a date for when it will present its recommendations to the task force.

The kind of assessment envisioned would require the participation of not only residential property owners, but

the commercial district at The Crossroads and The Barnyard, Monosoff said. Those who would be taxed — hundreds of properties within the so-called 100-year flood plain — would be able to vote on the terms of the assessment.

## Bigger project

The project envisioned would be far more extensive than what county public works undertook on an emergency basis last Friday morning.

According to Ron Lundquist, deputy public works director, the county removed 130 to 140 feet of south bank levee along the river west of Highway 1.

That work allowed for flooding on the state-owned Odello artichoke fields. Additional levee breaching was carried out Friday afternoon for the flooding of the artichoke fields east of the highway.

Lundquist said the emergency work amounted to "5 to 10 percent" of what should ideally be done.

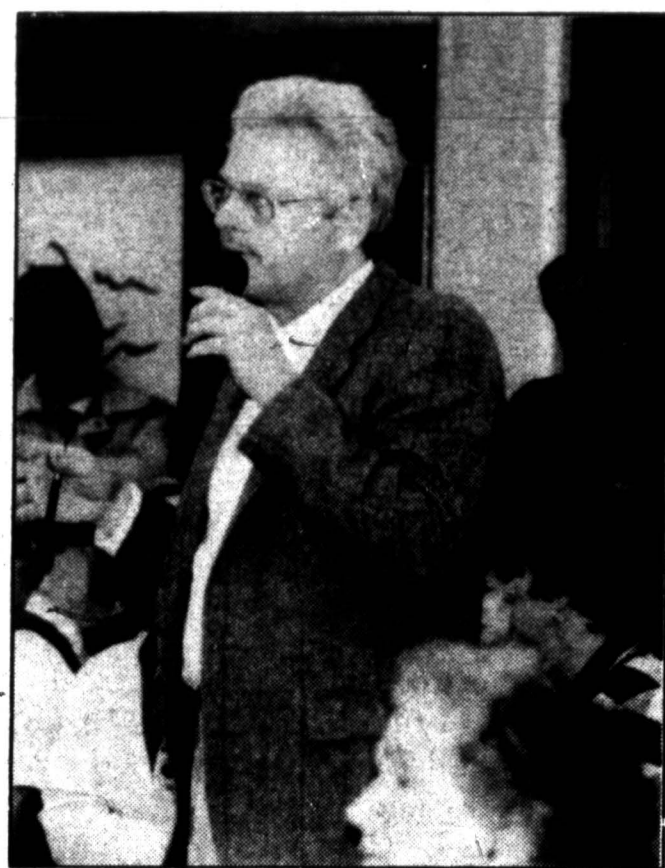
He noted that the great amount of time and expense associated with a full-scale project would be hauling away levee material — vegetation and soil simply pushed into the river during the emergency effort — landscaping and other mitigations.

Monosoff, who said his Riverside Way house is "the lowest on the river, believes the county's emergency bulldozing was effective.

"My water level would have been several feet higher, so it could have been much worse," he said.

Nevertheless, major work needs to be undertaken if similar floods are to be prevented at Mission Fields.

After the January disaster, Monosoff and other Mission Fields residents ex-



PHOTO/PINE CONE FILE

Lance Monosoff's subcommittee will seek support for better flood-control measures.

pressed concern that a 1989 county flood-control plan was never implemented.

## Major hurdle: Money

Recognizing that money has been a major hurdle for years, Monosoff's subcommittee will recommend the assessment as the only certain means of financing the project, which could cost \$1 million.

In addition, the subcommittee will recommend improvements to river monitoring and the conversion of the state-owned agricultural property into permanent wetlands.

Monosoff admitted that such flood-control measures could take years to plan, design and carry out. "We need to go to the county and say, 'This is what we want.' From there, it is a matter of being willing to tax ourselves."



PHOTO/SCOTT BREARTON

A Mission Fields resident argued with a Monterey County Sheriff's Department Search and Rescue team during a mandatory evacuation last Friday morning.

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SEVERAL OPPORTUNITIES are available for people who wish to help flood victims living in Mission Fields and Carmel Valley.

Checks, food or non-perishable items may be donated at the following locations:

■ The Carmel Chapter of the American Red Cross is accepting disaster relief funds from 8:30 a.m. to 4:30 p.m. Monday through Friday at its Dolores and Eighth office, or a check may be mailed to: Disaster Relief, Carmel Red Cross, P.O. Box AR, Carmel, 93921.

Red Cross boxes for checks are also located in all of The Barnyard. Receipts for checks will be available at the Thunderbird Bookstore.

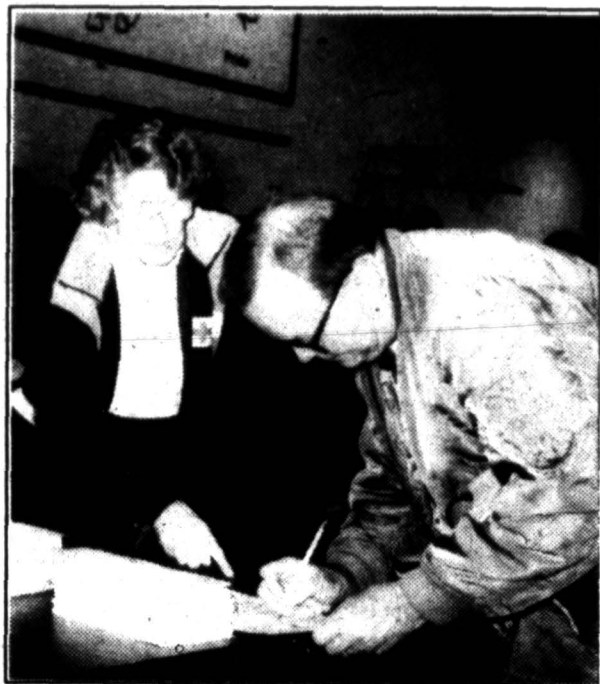
Further information: 624-6921.

■ Clothing, toiletries, plastic bags, packing boxes and cleaning supplies will be accepted from 11 a.m. to 3 p.m. daily at the Merchants Flood Relief Store at The Barnyard. Flood victims are welcome to take whatever they need during those hours.

Further information: 625-4404.

■ Food and clothing may be donated from 9 a.m. to 4 p.m. daily at Mail Boxes, Etc., 225 Crossroads Blvd., Crossroads Shopping Center, Rio Road, Carmel.

Further information: 625-2800.



PHOTO/SUSAN BECK

The Red Cross, which was very visible again, is accepting relief funds.

■ Contributions may be sent to the Carmel Valley Village Flood Relief, P.O. Box 149, Carmel Valley, 93924. Toys, household items, furniture and other non-perishables may be dropped off from 8 a.m. to 6 p.m. daily at Rosie's Cracker Barrel on Esquiline Road in Carmel Valley Village.

Further information: 659-2640.

■ Donations may be brought to The Salvation Army Community Center from 8:30 a.m. to 4:30 p.m. Monday through Friday at 1491 Contra Costa St. in Seaside, or monetary contributions may be mailed to: Flood Relief, Monterey Peninsula Corps, P.O. Box 1884, Monterey, 93942.

Further information: 899-4911.

## Despite floods, Big Sur Marathon gets green light for next month

By PAUL WOLF

THE FLOODS of '95 have not washed away plans for the 10th Annual Big Sur International Marathon on April 30, which promises to be the biggest ever, according to the event's founder and race director.

"Our plans have not been changed at all," said Bill Burleigh, noting that the landmark event should attract more runners than last year's 2,900 entrants.

All told — with participants in the two walks, a five 5K (3.1 miles) race, and a host of volunteers — about 8,000

people should take part in one fashion or another, Burleigh said.

The key concern was whether the runners, and the buses that transport them to the Big Sur starting line, would be able to use temporary "Bailey Bridge" that has replaced the flood-collapsed Carmel River Bridge.

The race director said he consulted with a top Caltrans official, who gave him the green light to continue with plans. There had been some talk of changing the marathon course to avoid the bridge, but that apparently will not be necessary.

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# Mission Fields residents struggle to move forward

## DAMAGE from page 4

Between the two shopping centers, water backing up from Rio Road flooded the Arroyo Carmel condominium complex, which also was untouched in January. The water level, however, did not go high enough to damage any units.

There was a common thread running through many of the personal sagas at Mission Fields: For many, as history repeated itself in an uncanny fashion, it was hard to move forward with confidence.

"The kitchen cabinets were due in

this week, but the walls and the painting were already done," said Carol Feliciano, a Mission Fields Road resident. "We were just about ready to put in the carpeting and linoleum. I won't do any repairs this time until I know the rains have stopped."

Learning from the last experience, one Fisher Drive resident put all of the family's belongings in a big storage facility, but even that wasn't good enough. "It's all gone — our one-year-old refrigerator and our one-month-old oven," said Linda Russell.

There were many absurd tales to tell. Russell said she "jokingly" posted a "free" sign in front of a pile of flood-wrecked items in her front yard. "We were surprised to see someone actually taking a few things," she remarked.

Generally, the disaster brought out people's best instincts, as good Samaritans graced the devastated landscape of every community.

There are too many examples to name, but here is a smattering:

Cross volunteers fed and sheltered hundreds.

■ In Carmel Valley Village, volunteer tractor drivers filled in for overburdened county workers.

■ In Mission Fields, River School parents and children and Cornucopia Community Market passed out food.

■ In Big Sur, residents drove utility workers to job sites as their vehicles are located outside the landlocked area.

"The community is coping with the

■ At the churches and schools, Red

See *COPING* page 12

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Linda Russell (above) posted a free sign in front of her yard of flood-ravaged items and, to her surprise, witnessed someone actually taking a few things. Atright, Rena Taliver was able to crack a smile even though her Mission Fields home had been habitable for only four days when last week's flood hit.

Below, a volunteer backhoe operator does what he can Monday on De Los Helechos in Carmel Valley Village to repair this mud-covered road.



PHOTOS/SUSAN BECK





## Weekend forecast:

Sunny skies through weekend,  
new storm may hit area Sunday

MONTEREY PENINSULA residents can look forward to a few warm, sunny days as the next storm from the Gulf of Alaska and Central Pacific isn't expected to arrive until late Sunday.

The storm will hit Northern California hardest and probably extend down to the Central Coast area, according to Robert Renard, volunteer observer of the National Weather Climate Station in Monterey.

There may be some rain on Saturday, but "it's a tossup," whether that will occur, Renard told The Pine Cone Wednesday. The storm is expected to pass within seven to 10 days.

Whether next week's storm will display the same intensity that caused unprecedented flooding throughout Monterey County last weekend is difficult to predict, Renard said.

"When the storm doors open, other storms find it easy to come in," he said. "We look at storms as typical until they begin to behave otherwise as they get closer to the coast."

On the peninsula, 4.8 inches of rain has been recorded for March at the Monterey station, with the normal for the entire month being 3.10 inches. The total rainfall from January to March is up to 21.8 inches; the normal amount for these months is 15 inches, he added.

Temperatures into the mid-70s are expected throughout March because of the El Niño oceanic and atmospheric disturbances, which have created an anomaly of weather patterns along the West Coast, Renard explained.

"Changes in the temperature of tropical waters influence places well beyond the tropics," he said. "We see evidence of the warm tropical water in the form of rain."

Renard explained last week's weather system was actually a series of storms. But by Wednesday, there was evidence that they had merged into a major storm because of the moisture gathered along the "Pineapple Express."

—By SUSAN BECK

## Panetta returns to tour flood sites



PHOTO/SUSAN BECK

Leon Panetta, White House chief of staff and former 17th District congressional representative, toured the county's flood-damaged areas Tuesday, and assured supervisors Sam Karas (left), Edith Johnsen and Simon Salinas (right) that the federal government will do all it can to lend assistance to victims.

## Service center for flood victims now open daily

AN AMERICAN Red Cross Service Center will be open from 9 a.m. to 6 p.m. daily at 26135 Carmel Rancho Blvd. (next to Brinton's hardware store) at the

Carmel Rancho Shopping Center at the mouth of Carmel Valley.

The service center will facilitate flood victims who need to register for financial assistance to meet their immediate disaster-related needs, such as lodging, food, clothing and minor home repairs.

Further information: 624-6921.

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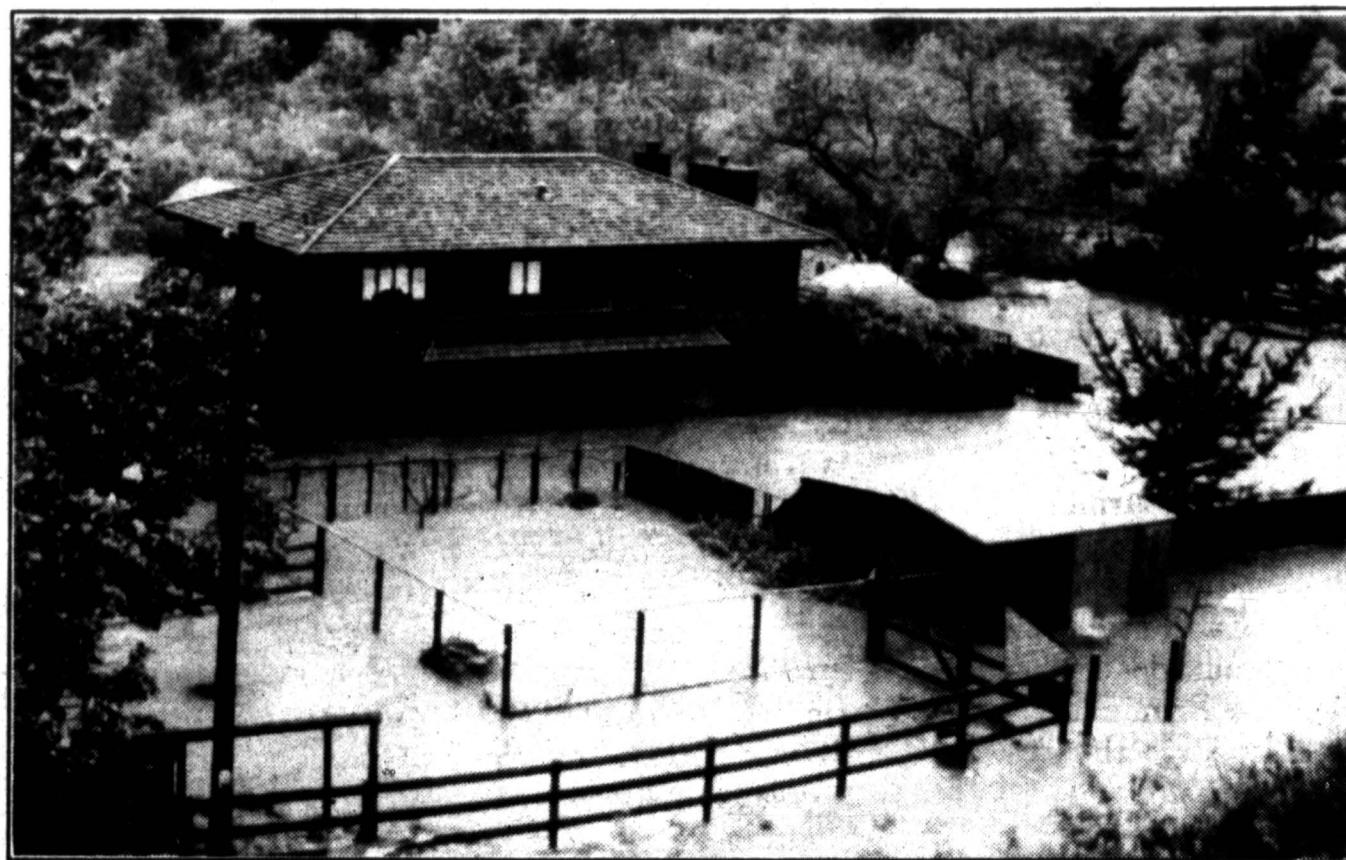
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PHOTO/SUSAN BECK

One private helicopter was transporting stranded residents for \$30 per trip.



PHOTO/SCOTT BREARTON

This home on Carmel Valley Road was flooded by early Friday afternoon.

## County officials took no chances, called for early evacuations

**COPING** from page 10

emergency beautifully," said Frank Pinney, chief of the Big Sur Volunteer Fire Brigade.

A massive volunteer project was undertaken Monday by the U.S. Army's 75th Engineer Company at Carmel River Bridge, where 120 feet of the span collapsed when the river crested over the weekend.

The 40-man company helped Caltrans put in a no-frills "Bailey Bridge," a military-style structure made of steel. The bridge may serve traffic — one direction at a time — for a year or

longer, according to Pat Connally, Caltrans division chief of construction stationed in San Luis Obispo.

The only reasonable means of transportation between north and south had been by air. One private helicopter flyer was conveying residents to the other side for \$30 a trip.

County officials — who had been criticized for late evacuations two months ago — were not taking chances last week.

Monterey County Police Lt. Bill Freeman, who was in charge of evacuations at Mission Fields, said Friday that the

Monterey County Sheriff's Department was "definitely playing it on the safe side."

While the county's response has drawn praise so far, one minor flaw in the works was apparent Friday when Freeman directed Mission Fields evacuees to Carmel High School — which was not a Red Cross shelter.

"We found the gym door was locked, and someone — I think it was a student

— said to come here (All Saints' Episcopal Church in Carmel)," said Marcia Albiol, a Sycamore Place resident.

But, reflecting on this second strike from Mother Nature, residents had no clear target for their frustrations.

"The first flood, in my opinion, was preventable," Russell said. "This one was totally beyond human control."

— Susan Beck contributed to this report.

### Boiled water order in effect for some areas

CARMEL HIGHLANDS and Carmel Meadows residents are still required to boil water, according to California-American Water Co. (CalAm) officials.

Water conservation is urgently requested in those areas due to the Highway 1 bridge failure and the loss of a

major water main. Cal-Am expects to restore full service by the end of next week.

Meanwhile, water service without restrictions has been restored in the Del Los Helechos of Carmel Valley Village.

Further information: 373-3051.

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## Schools feel storm's brunt

CUSD from page 7

dents and supplies over the Carmel River.

And, as it was in mid-January, the CMS gymnasium was designated as an emergency Red Cross shelter, housing about 100 elderly residents from Hacienda Carmel and a handful of stranded CMS students over last Friday, Saturday and Sunday nights. The shelter will remain open for "at least the remainder of the week," according to CMS Principal Karl Pallastri.

Pallastri theorized that, this time, most Mission Fields residents stayed with friends, rather than at the shelter.

### Other accommodations

"It appears they have tried our accommodations once before and found them not up to their specifications," Pallastri joked.

Baldwin said he is proud of all CUSD staff members "who have given an extra effort to make sure our schools are properly taken care of and provided assistance to others."

Captain Cooper Principal Paul Behan said the emergency generator obtained in the wake of the last major slide made the difference at the Big Sur elementary school.

Captain Cooper also was designated as an emergency shelter, according to Behan, who noted paramedics and a few hikers from Santa Cruz stayed in classrooms there last Friday and Saturday nights.

"We've had the generator running

for days," said Behan, who noted the electricity went out in Big Sur sometime last Friday morning and was to have been restored today in many areas.

Behan himself — who lives on the Monterey Peninsula — said he stayed the weekend at the Big Sur River Inn.

"I have been treated so kindly by people," Behan commented. "The Big Sur community is so incredibly prepared to help each other out."

According to Behan, about 10 stranded CMS students from Big Sur were transported by Pallastri to Jolon, near Fort Hunter Liggett, where they were met by their anxious parents. The Big Sur parents traveled over Nacimiento-Ferguson Road — a dirt road — to meet Pallastri in Jolon.

"The parents were getting more homesick than the kids," said Pallastri, who noted about 15 students from Big Sur stayed the night at the CMS shelter last Friday night.

Pallastri said the drive to Jolon was an interesting one. He said he had no idea the Salinas River was still cresting as he was heading south on Saturday afternoon. And who would've thought "it was 181 miles from CMS to Carmel Highlands."

Pallastri praised the decision to cancel school Monday.

"The kids were really traumatized this time around," he said. "I think families needed to think about family, rather than school today...it's time for neighbors to help neighbors."

## RLS students say 1995 expedition was a wet adventure to remember

EXPEDITION from page 3

What was the best thing about being home?

"Food and a shower..." Johns responded. "...Being able to be clean again."

In spite of a nasty case of poison oak, RLS junior Jeff McCaskill said he wouldn't have traded his experience for anything. McCaskill was in Martin's crew, which was airlifted out of the Ventana Wilderness last Saturday.

"It was definitely a great ending to a great trip," McCaskill said of the actual airlift. "Our shelter was in a little clearing. They dropped some ropes down. Some guys raped down and hooked us up, two by two."

RLS sophomore Christina Oettinger, also in Fayroian's group, said the experience was "really scary."

"You don't realize how much you rely on your material things until afterward," Oettinger said. "But looking back on it

now, it was like the best experience of my life. I'm so incredibly happy I went."

Erica Sonnenberg, a senior co-leader in Thompson's crew, said expedition participants had no idea a second round of major flooding was wreaking havoc on the peninsula. As a co-leader, Sonnenberg had to console her classmates, which wasn't necessarily easy.

"It was a new experience to not have someone telling you it's going to be OK," Sonnenberg said. "I had to be the one to say that."

And when a chopper began circling overhead last Saturday, Sonnenberg said her crew thought it was for another group of stranded hikers, not for them. Their observation turned out to be correct.

"We're all, 'Oh, maybe that's for us,'" she said. "We were totally joking around."

"The next day we saw it again and it circled around. We started waving at it and then it landed. It was cool."



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# Crime spree caught Carmel cops 'limited in manpower'

**BURGLARIES** from page 1

downed power lines and broken trees.

"This left virtually no time for preventative patrols," he added, acknowledging the police department "was somewhat limited in manpower that evening."

The story began to unfold at about 4:45 a.m. on March 9, according to Poitras, when a newspaper delivery man discovered that one of the doors at Ron's Liquors — located at San Carlos and Seventh — had been forced open. As officers began to conduct their investigation, Poitras said, "report after report started coming in."

"Once the true scope of it had been revealed, a total of 18 businesses had been targeted," Poitras noted. "Fifteen of these attempts resulted in entry. Some (merchants) suffered no loss beyond damage to the doors, however."

## M.O.: 'Brute force'

Poitras said "brute force" was the suspect's method of operation, using a crowbar or similar device to pry open the deadbolts on doors, leaving a trail of splintered door frames in his wake. Once inside, the burglar went straight for the cash register, similarly prying it open in his quest for cash.

Where there wasn't a cash register, Poitras said the suspect conducted a quick search in the interior, looking in the most logical places for a cash box or money drawer. In some cases, the burglar missed more money than he took, according to Poitras.

"It was obvious that he deliberately targeted only those businesses without alarms systems," Poitras said.

"This was readily apparent when one examined the Carmel Plaza. He literally skipped over all businesses which either had an alarm system or bore outward signs of an alarm system."

According to Poitras, the only burglarized business which had a working alarm system was the Patisserie Boissiere Cafe & Restaurant, which had no visible



Dan Milligan, a retired veteran of the Los Angeles County Sheriff's Department, dusts for fingerprints at The Cheese Shop in Carmel Plaza on March 9. Milligan — now a Pebble Beach resident — was called in to assist the Carmel Police Department in investigating 15 commercial burglaries. In the background, Detective Sgt. Pete Poitras is seen talking with John McCormack, owner.

PHOTO/SCOTT BREARTON

evidence of a burglar alarm.

"It may be blind luck on the part of the suspect that he chose to enter the business virtually the only way he could without activating (the alarm) — or he may have had prior knowledge that this was possible."

"We're inclined to go with blind luck, however."

Businesses targeted by the burglar included Ron's Liquors, Yogurt of Carmel, Come Fly A Kite, The Cheese Shop, Shells of Carmel, Sunglass Hut, Alamo Flags, Carmel Candy & Confection Co., Sockshop Carmel, Creative Edges Toys & Gifts, Crabtree & Evelyn (unsuccessful), Kenny's Flying Fish Cafe, Caffe Classico, Birgit & Dagmar Creperie, Showplace North (unsuccessful), Chez Christian (unsuccessful), Patisserie Boissiere Cafe & Restaurant and Mondo's Trattoria.

Poitras said all 18 burglary attempts occurred sometime between just before midnight on Wednesday, March 8, and 7 a.m. the following day.

## Deterrent value...

This latest series of commercial burglaries should provide ample evidence about the deterrent value of an

See CRIME page 15

## To alarm or not to alarm — victims ponder next move

*For some owners, a system is inevitable; for others, the cost factor is prohibitive*

By SCOTT BREARTON

IN THE wake of 15 burglaries in the commercial district last week, many Carmel merchants who were targeted are now planning to install burglar alarms, according to an informal survey by The Pine Cone.

The burglaries — which all occurred sometime just before midnight on Wednesday, March 8, and 7 a.m. the following day — have prompted many longtime business owners to take swift action.

Kent Torrey, a wine and gourmet food consultant for The Cheese Shop since 1986, said the latest burglary was the first time in 20 years the Carmel Plaza business has been burglarized.

"Does this mean we're going to get an alarm system put in?" Torrey asked rhetorically. "Probably... But whether we'll end up doing that or not remains to be seen."

The Cheese Shop was one of 10 Carmel Plaza businesses targeted on the same night by the same lone suspect, according to police, who noted only cash was stolen. Of the 18 businesses the burglar attempted to enter, only one was equipped with an alarm system.

Torrey said he hopes a videotape of the suspect recovered from one of the businesses may lead police to their man.

"Hopefully we'll get the person who's responsible for all this," Torrey said. "It's unfortunate that this happened, but I guess we're not impervious to crime."

Torrey said he still believes the latest spree was an isolated incident that was planned by the suspect or suspects well in advance.

"I don't think this is a frequent occurrence, but at least it will make people aware that things like this can happen," he said. "We consider ourselves to be a quaint little town that doesn't normally expect to see big-city crime."

According to Torrey, the burglar chose to strike on the first night of high winds and rain — perhaps intentionally — knowing that police would have their hands full with weather-related emergency calls.

"That particular night happened to be the night the

See MERCHANTS page 15

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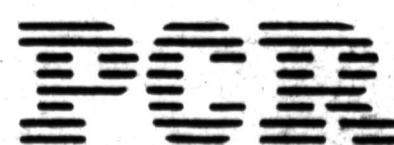
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# For many business owners, latest burglaries were unsettling

**MERCHANTS** from page 14

major storm hit," Torrey commented. "He couldn't have timed it better."

When asked for her reaction, Linda Kaufman, owner of Yogurt of Carmel, in Carmel Plaza, responded, "You can't print it!"

"It's just highly exasperating to have this happen," Kaufman said. "They even took quarters...they took the kids' tips."

Ron Pollacci, owner of Ron's Liquors, San Carlos and Seventh, said this was the first time in 30 years his business has been burglarized. While he only lost about \$75 in change and some checks, he said he is planning to install an alarm system now.

"Since I was on the street, I didn't think I'd need it," he said.

Pollacci said he found it interesting that the burglar broke a store window, then waited about 20 minutes before forcing open the door on the opposite side of the building. He theorized the suspect was testing to see if the business was wired.

Regardless, he said the suspect is probably someone who "knows the area very well," someone who has been "investigating people's businesses," perhaps to see whether they are equipped with alarms.

Pollacci said he hopes a videotape he turned over to the Carmel Police Department will lead to the suspect's arrest.

"It's in the hands of the Carmel police," he said. "There is a slight frontal of (the suspect), but the store was dark and it's not a real clear picture."

## Restaurant was spared

Ken Spilfogel, owner of Plaza Cafe, said his restaurant was spared last week, which he attributes to an alarm system installed several years ago. He has been a tenant of Carmel Plaza for the past 13 years.

With all that area residents and businesses have endured over the past week, Spilfogel said he is sympathetic to those Carmel Plaza merchants who were burglarized.

"This is not a time when people need to get any more hits here locally," Spilfogel said, pointing to last week's devastating rains.

"This is very unusual," he added. "I think Carmel Plaza really does an outstanding job with security. We've had very little of anything happen."

Diana Tiernan, property manager for Carmel Plaza, said the mall is completely gated from about 11 p.m. to 7 a.m. Although there are no hired security guards,

she said the Plaza has encouraged its merchants to have alarm systems installed.

"We ask every tenant to have their own burglar alarm," Tiernan said. "The ones who were broken into were the ones who did not have burglar alarms."

Tiernan said the Carmel Police Department does have a key to the gate at Carmel Plaza: "My understanding is that — like everywhere else — they patrol the plaza whenever they can."

But for some merchants, such as Sneh Khare, manager of Come Fly A Kite, the cost of installing an alarm system is prohibitive.

"We don't have an alarm system here," Khare said. "I have a small business and the rent is so high here. It's too expensive for the small business."

Khare said she hopes a strong spring will make up for sales that have been "very slow" since October.

For Khare, who has been at Carmel Plaza for 20 years, these latest incidents were unsettling.

"It was really strange that it happened in so many shops," she said. "It was shocking."

## \$2,900 in clothing stolen in another burglary

**CRIME** from page 14

alarm system, Poitras noted.

Additionally, Poitras urged merchants to leave their cash register drawers open and empty when closing for the night. When possible, he suggested removing all cash from the business.

"Several victims will be required now to replace their cash registers," Poitras said, "because he damaged them severely in search of money."

Although Poitras is not ruling out the possibility of additional suspects, his investigation is centered on a three-second videotape of a man inside Ron's Liquors on the night of the burglaries. "We are in the process of having the image enhanced," he said, "and hope it will be possible to make an identification once this is complete."

In what may be a related matter, police believe a burglary attempt may have occurred at Coffee Beans & Tea Leaves — located in the Court of the Golden Bough — on the same night as the others. While officers cannot establish whether damage to the store's entrance is fresh, they are attempting to contact the clerk who was working at the time.

Elsewhere, someone forced open a door at Town Or Travel Fashions — located on San Carlos between

Fifth and Sixth — sometime between 4 p.m. last Friday and 9:55 a.m. the following day. Poitras said the burglary may be related to those that occurred the previous day, "as the basic (method of operation) was similar."

However, this time the suspect stole clothing in addition to a small amount of cash, for a total loss estimated at \$2,910.

"Once again, this business was not equipped with an alarm system," Poitras said.

## UC Berkeley professor to speak at luncheon Monday in Pebble Beach

THE NEW Forum will present Dr. Leslie Lipson, professor emeritus of political science at U.C. Berkeley, speaking on "Can We Call This Democracy?" at a noon luncheon Monday at The Lodge at Pebble Beach. Admission is \$15. Reservations: 375-4518.

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# Search for killer of Pacific Grove man intensifies

■ Police pursuing several leads in Richard Coleman's murder.

By JOHN DETRO

AN INTENSE hunt for the murderer of a Pacific Grove man now has widened to include Carmel and Carmel Valley, PG Police Capt. Ed Harriger said this week.

"There's a killer out there," Harriger told The Pine Cone during a Monday morning interview in his office, "and we need to get him off the streets."

Responding to a phone call about a possible beating, PG patrolmen at 9:17 p.m. on March 4 discovered the body of 28-year-old Richard Coleman III in his upstairs studio apartment at 303 Grand Ave. An immediate autopsy cited one cause of death — strangulation — and concluded Coleman had been dead at "least three to four hours" when found.

"Ultimately," Harriger said, "the one who saw him last was the strangler. The victim had a wide range of friends — mostly his age and from varying life styles. We're tracking his movements on that final day. When we've identified that last person, we will have narrowed the field accordingly."

A four-man task force — Lt. Bill Kennedy, Sgt. Mike Henderson, Detective Larry Fry, Officer Chris Hunkel — has been on the case from 8 a.m. until midnight daily ever since the autopsy. At first, personnel from the State Crime Lab and the district attorney's investigative team helped out, but the PG officers have been handling all of the extensive legwork by themselves.

Three dozen — so far

"Strangling seems like a strange method," Harriger said, "and that threw us a bit of a curve. So far we've interviewed about three dozen people — in Carmel



This photo of Richard Coleman III (right) and his sister, Desiree Coleman, was taken in October 1993.

and Carmel Valley as well as PG. We've talked to one county jail prisoner (Salinas). And we're looking for one transient who might live at El Estero Park (Monterey)."

The captain noted that the victim's mother, prominent PG Realtor Rose Marie Coleman, lives in the Carmel area. Richard was the youngest of nine children, said brother Charles Coleman of the same realty office, and "a sheltered little guy" who achieved honor roll status while at PG High School.

PG police media bulletins had said "several significant items were recovered at the crime scene," but did not identify them. Harriger said during this week's interview: "Some pills were found at the scene — we're having them analyzed to determine content." The family asserts the investigation will reveal the pills are actually vitamins.

"Time's of the essence," stressed Harriger about the investigation. "We're trying to determine whether he was killed over drugs, or money, or rivalry in some

relationship. Or all or none of the above."

Sherrie Coleman, Realtor and sister of the victim, said Richard went through chemical dependency recovery centers, was "clean and sober for six years," suddenly reverted about three months ago and fell in "with all the wrong people — he got way out of his league in a very short period."

## Tightening up

"Every individual interviewed by us has led to other individuals. It takes a while," Harriger said. "We are tightening up the time frame of (Richard's) movements. His apartment had been ransacked, but there were no signs of struggle. We'll keep narrowing until we have that last one who saw him alive."

Sherrie Coleman said The Monterey County Herald was "absolutely wrong" when a news story claimed Richard "had been in and out of trouble with the law since he was a teen-ager." PG police said Ken Leshner, the department's public information officer, "clearly was misquoted."

Sherrie said Richard's PG police record came to three items — an arrest on a traffic warrant for unpaid violations, a complaint of loud music "at his place when he wasn't even home" and one DUI. The latter encouraged him to enter the recovery process, she added.

Sherrie said the murder victim had won many trophies in roller skating competitions, and studied art in San Francisco and Los Angeles. Stone Containers of Salinas praised his graphics when he worked there, she said.

"Richard wasn't an angel," Sherrie noted. "But nobody should grind him into the dirt."

A service will be held at 3 p.m. Sunday for Richard Coleman at Pacific Coast Church, also known as the Community Room at The Barnyard. Sherrie said her brother's service was originally scheduled for last week, but had to be postponed due to evacuations at The Barnyard caused by the flooding.

Harriger stressed that anyone having information on this case "can help us catch a killer."

Pertinent information can be called in, anonymously if preferred, to the PG Police Tip Line, 372-2400.

## Humanitarian Mary Louise Berta dies at 75

MARY LOUISE Berta, an academic therapist for children with learning disabilities, died March 7 at the Hospice of the Central Coast in Monterey. She was 75.

Mrs. Berta, who died after a long bout with cancer, was born in Fresno and moved to the Monterey Peninsula in 1946, when she married her husband, Leo, a second generation Carmel Valley rancher.

While raising three daughters and four sons, Mrs. Berta earned a bachelors of art's degree at the age of 50 and, at 61, she received a master's degree in education with an emphasis on Hispanic studies from the Monterey Institute of International Studies.

For more than 25 years, Mrs. Berta tutored thousands of children confronted with the challenges of Attention Deficit Disorder (ADD) and dyslexia. She also founded Reading for Life, a tutoring service for dyslexic children.

As a founding member of the first Central Califor-

nia Branch of Ortori Dyslexia Society and the Reading for Life program, Mrs. Berta fostered a greater sensitivity among parents and teachers to provide the same educational opportunities for everyone.

"There is a plus side for a person who is dyslexic," she said. "Usually, they have exceptional problem-solving skills. Nature provided these kinds of people so that we would have creativity and imagination in the world."

Mrs. Berta was honored as a Trailblazer in 1990 by the Monterey Commission of the Status of Women, and in 1994, she received the J.C. Penney Golden Rule Award.

Mrs. Berta is survived by her husband; three daughters, Dolores Ransom, Temecula, Maureen Roscorla, Shingle Springs and Agnes, Jamesburg; four sons, Timothy, Salinas, Ray and David, Carmel Valley and Don, Germany; a brother, James O'Neill, Fort Worth, Texas; a sister, Rita Freres, Castro Valley; seven grandchildren.

The family recommends any memorial contributions be sent to Our Lady of Mt. Carmel Parish, Carmel Valley; Chartwell School, Seaside, or the Hospice of the Central Coast, Monterey.



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# Sheriff's Log

**NEIGHBORS CARE** about neighbors. Here's a rundown on activity logged by Monterey County Sheriff's Department from Tuesday, March 7, through Saturday, March 11.

(Editor's Note: Due to the flood situation, the Monterey Sheriff's Substation at a point stopped compiling items from the field. This week's log reflects that fact.)

## TUESDAY, MARCH 7

- **Carmel:** A woman reported the theft of a cloth backpack from her unlocked vehicle at either Carmelo School or a supermarket. The pack contained her wallet with driver's license.
- **Carmel:** A woman reported from a shopping center that someone shattered the passenger side window on her new Lincoln Continental. "Unknown amount of damage."
- **Carmel:** A newspaper circulation collector reported that someone removed a newspaper rack and its coinage from in front of a supermarket. He said, too, that someone broke a lock and removed the coin box from a rack in front of a pharmacy.
- **Carmel Highlands:** A service station manager reported that a transient was going through the garbage and kicking recycle bins. "This transient has been seen in the area, up and down Highway 1,

during the past months. Subject walked away from the station yelling that he will get a beach permit yet."

- **Carmel Valley:** Phone report of a fight in progress behind a restaurant. When officers arrived, there was no one about. A search of the area turned up one victim — "he refused to pursue what had taken place." He had been battered by a certain man who "also battered his girlfriend." She refused to cooperate. "A complaint will be requested against (the batterer) through the district attorney's office."

- **Carmel Valley:** The night desk clerk at an inn called regarding two unoccupied vehicles in the parking lot. Officer "located the registered owner of one vehicle." The vehicles were there while a group carpooled to Salinas. "This group failed to notify anyone at the inn."

- **Pebble Beach:** A man reported that his block saw was missing from a job site. "Value of the saw and blade — \$1,700. No suspects."

## WEDNESDAY, MARCH 8

- **Carmel:** Call from an inn. "It reported that a woman was loitering in the parking area. She believed that her husband was having an affair, and that he was in one of the rooms. She decided to go home to wait for him."

- **Carmel:** A woman reported that "someone removed a guitar from its case

in her unlocked garage."

- **Carmel:** A Carmel Valley woman reported that her car was "keyed" (scratched with a key) while it was parked at Carmel High School.

- **Carmel Valley:** A market owner reported finding a purse with ID inside.

- **Carmel Valley:** A man reported having problems with a tenant who was evicted. He said she did not leave the house at the designated time.

- **Pebble Beach:** A man reported being punched in the chin by his 14-year-old daughter after he confronted her about being suspended from school. "Citation into juvenile probation."

## THURSDAY, MARCH 9

- **Carmel:** A woman reported that someone removed a cellular phone from her unlocked car which was parked in her driveway. "No suspects; was during the night."

- **Carmel:** A man reported that someone knocked down his \$100 entrance gate.

- **Carmel:** A man reported that "someone broke out a window in one of his vehicles, and scratched the paint on another."

- **Carmel:** A woman reported "possible vandalism" to her car. "Indications are it was possibly prior damage."

- **Carmel:** A roofer reported the theft of roofing material from atop a supermarket in a shopping center. "Occurred sometime during the past three weeks."

- **Carmel:** An employee of a store in a shopping center reported a burglary at the business. "Taken — about \$100 cash."

## FRIDAY, MARCH 10

- **Carmel Valley:** A man reported a phone call he got from a female friend who

apparently was being held against her will. The address was her ex-husband's home. Officers checked "and the woman advised that she decided to spend the night."

- **Pebble Beach:** A woman reported being battered by her husband. "She had visible injuries, and complained of pain. Her friend also reported being assaulted by the man. He was taken into custody and transported to county jail."

## SATURDAY, MARCH 11

- **Carmel:** A woman reported that her husband had failed to return from his walk. "He was soon located by Carmel Police Department and returned home."

- **Carmel:** A man reported the theft of his car cover. "Estimated value — \$150."

- **Carmel:** A Monterey woman reported that a man battered her while they were in her vehicle. "She said the incident occurred on Highway 1 near Carpenter."

- **Carmel:** A man reported the theft of a cellular telephone antenna and hubcap from his vehicle. "Estimated loss — \$360."

- **Carmel Valley:** A local woman said she was grabbed and hit in the face by an elderly man at a supermarket. She said she "asked to use the pay phone on which he was talking."

- **Carmel Valley:** A market owner "reported a burglary to the store during the night — nothing taken."

- **Carmel Valley:** A woman reported that her former tenants "keep coming back to the house and removing plants they had planted."

- **Carmel Valley:** A liquor store clerk reported having detained two male juveniles — ages 10 and 11 — for taking a magazine without paying. "They were turned over to a parent."

## Events postponed due to floods

■ **Tularcitos' 'Spring Fling' pushed back one Saturday**

THE "SPRING Fling," an annual fund raiser for Tularcitos Elementary School in Carmel Valley, has been pushed back one week due to the hardships brought about by the flooding, organizers said Monday.

Originally scheduled for this Saturday, the "Spring Fling" has been rescheduled for Saturday, March 25. All other particulars remain the same, organizers noted.

The function will run from 6 p.m. to 12:30 a.m. at Hidden Valley Music Seminars, located on Carmel Valley Road, just east of Ford Road in Carmel Valley.

A \$30 ticket includes hors d'oeuvres, a buffet dinner, dessert and dancing to the music of the Mike Marotta, Jr.

Band. The event also will feature both silent and live auctions. More information: 659-2276.

■ **Saturday's kite festival now scheduled for May**

THE 64TH ANNUAL Carmel Kite Festival, originally scheduled to take flight Saturday, will now take to the air sometime in May.

That was the word handed down Tuesday by Joslin Soule, recreation coordinator for the City of Carmel. Soule cited a wet weekend forecast, combined with a beach littered by storm debris, as the chief reasons for the postponement.

The event was to have begun at noon at Carmel Beach. The festival's new date in May will be announced later, Soule said.

Stray animals found in flood-damaged areas sought by SPCA; donations also needed

THE SPCA of Monterey County is cautioning anyone living in a flood-threatened area to make provisions for the care and evacuation of their pets.

Those who find a stray animal in or near flood damaged areas should bring it to the SPCA's shelter, located on the Monterey-Salinas Highway across from the Laguna Seca Recreation Area.

The agency also is appealing to the public for donations of cash, blankets, towels, pet food, cat litter and fiberglass cat carriers and dog kennels. Cash donations and blankets are needed most.

Donations should be mailed to: SPCA Flood Relief, P.O. Box 3058, Monterey, Calif. 93942-3058.

The SPCA also is available to help rescue pets or livestock stranded in flooded areas. Assistance may be obtained by calling 373-2631, ext. 200.

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## The Golden Years



By Myles Williams

Medicare does not cover all health care costs, so insurance companies sell supplemental policies that help pay deductibles and co-payments. A "Guide to Health Insurance for People with Medicare" has been published by the National Association of Insurance Commissioners. Some tips: Don't buy a new policy unless it provides better benefits or lower costs. Beware of pressure to sign "now." By law you can return a policy within 30 days of receiving it and get a refund of any premiums paid.

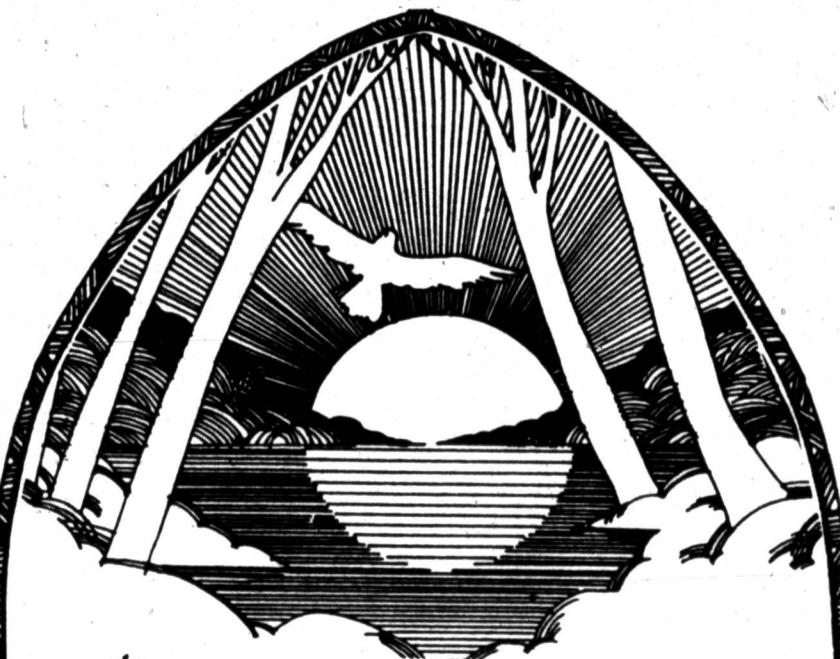
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A week after finishing high school in 1960, Nick Corciari was hired by a major New York bank. He took evening classes and rose to assistant vice-president at good pay in 1976. Then things changed: stressful meetings every weekend, everyone competing with each other. He quit and tried running a shirt factory. It failed. In 1980 a city agency called in response to an old application. Now he loves his job as an assistant road repairman. At 52 the oldest in his crew, he runs a jackhammer or shovels broken concrete. "The best thing is the guys," he says. "We're like a sports team, together on and off the job. I can't wait to go to work...never felt that way at the bank."

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624-3550

### Christian Science Services

Sundays 10 am, Sunday School 10 am. Wednesday evening testimony meetings 8 pm. Reading Room open weekdays 9-5 (Wed. 9-7:30). Sun. & holidays 1:30-4:30. Monte Verde St. north of Ocean Ave. btwn. 5th & 6th

### All Saints' Episcopal Church

Sunday Eucharists at 8 and 10 am and 5:30 pm. Eucharist on Wednesdays at 7 am and Thursdays at noon. Sunday nursery care at 10 am service.  
Dolores St. & 9th Ave. 624-3883

### Carmel Mission Basilica

Sat. Mass: 5:30 pm fullfills Sunday obligation. Sun. Masses: 7:00, 8:00, 9:30 & 11:00 am and 12:30 & 5:30 pm. Confessions: Sat. 3:30 to 5:30; days before First Friday and Holy Days 4:00 to 5:00. Mass at Big Sur: Sundays at 10:30 am. Rio Road, Carmel

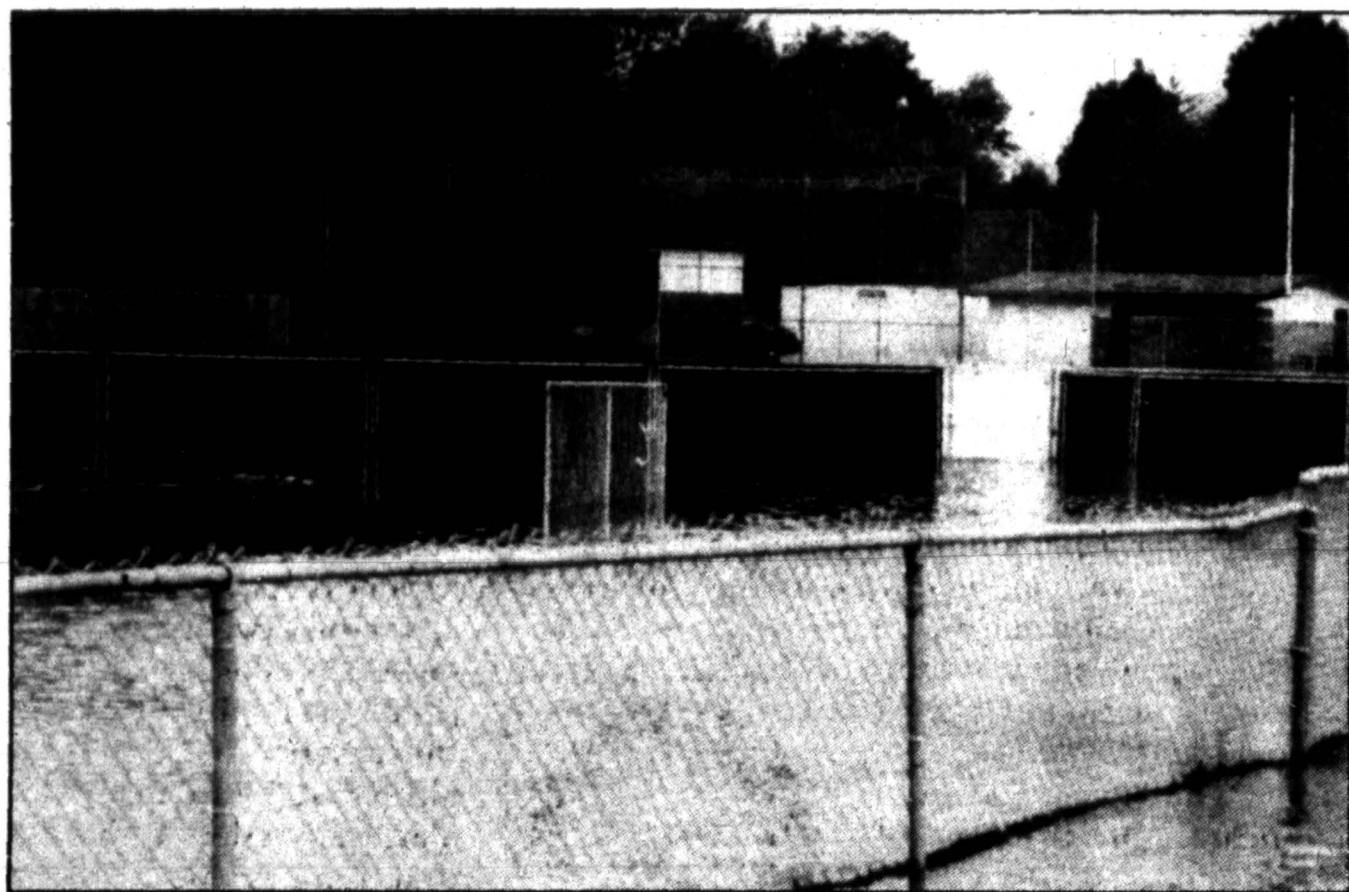
### Carmel Church of Religious Science

Services held 11 a.m. Sundays. "Beyond Sunday" meetings held Wed. evenings 7:00. The public is invited.  
Dolores St. & 8th Ave. American Legion Post 625-5360

### Carmel Presbyterian Church

3 services: 8 am - Contemporary Family; 9:30 & 11 - Traditional Service. Services are broadcast on KRLM 1400 at 9:30. Child care provided for all services. Junipero near Ocean 624-3878 (655-LOVE for 24-hour phone prayer ministry)





PHOTO/SCOTT BREARTON

The end result's practically the same; it's just two months later. For the Carmel Youth Baseball program, last week's new round of flooding — the second in 60 days — created more doubt about getting the season off the ground as scheduled in early April.

## 'We are not defeated yet'

### Carmel Youth Baseball tries to keep stiff upper lip after another flooding

By PAT LITTLE

MAYBE HOLLYWOOD can make a film about it. Small California communities are reduced to an archipelago by floods. The residents are heroically pulling together to rebuild homes and businesses. Meanwhile, amid the monumental demands and distractions, they do not forget to bring Little League Baseball to their kids.

The outpouring of financial and volunteer help after the Jan. 10 flood said it all. Larson Field, located just east of Carmel Mission Basilica, would be reclaimed from Larson mudflat, and the season would go on.

This past week, however, Larson Field was flooded again, with the actual damage yet to be assessed. It won't be easy to get it all together by Opening Day — Saturday, April 8.

For certain, the mowers have been destroyed again. The snack bar repairs fortunately hadn't been completed prior to the most recent flooding, so the damage there may not be as great as it could have been.

The new baseball equipment had already been distributed to the coaches and thus was not at the field. The biggest damage could be to the \$7,000 in topsoil applied to the infields. The question is: Will it still be there under several inches of silt?

"We are not defeated yet," said Dave Parker, vice president of Carmel Youth Baseball.

So everything is still moving forward, with everyone holding on to the images of dry land and blue skies next month, as they wait to see what to do next.

According to CYB president Joe Newman, several meetings are set for the coming week. Team representatives, also known as team parents, will meet at 7 p.m. on Wednesday, March 22 at Carmel Middle School.

This year's clinic for scorekeepers will be held at 7 the following night at CMS. The first scheduled games will be played on Monday, April 3, five days prior to the official Opening Day.

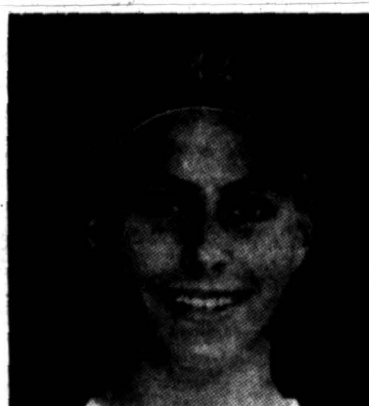
## The baseball strike: CHS student sounds off

By PATRICK FOU DY

(Editor's Note: We've heard a lot from the "adults" involved with the baseball strike. Since that's becoming tiresome, if not futile, we thought it might be refreshing to hear what a young fan has to say about the situation. Thus, we're reprinting Carmel High School sophomore Patrick Foudy's essay that he recently wrote for his English class in response to the question: "Should Congress get involved with the baseball strike?")

LAST SEASON, the major league baseball players went on strike and the remaining part of the season was canceled, including the playoffs and, for the first time in 90 years, the World Series.

Both sides are acting like children and the major problem is greed. Millionaires are fighting millionaires over money. The strike has gone on for seven months and no progress has been made. Spring training opened two weeks ago and the owners are temporarily using replacement players, though it now appears it is these players who will be on the field Opening Day.



Patrick Foudy

President Clinton has tried to resolve the dispute. He hired a mediator — William Usery — to speed up negotiations, but that failed because neither side was willing to bend. Recently, Clinton proposed that Congress get involved in the strike and settle it. A congressional bill would appoint a panel to accept proposals and arguments from each side and formulate a settlement which neither side could legally refuse.

Unfortunately, Congress refused to become involved and put down Clinton for trying to interfere with baseball's affairs. Congress needs to take action or else the strike will never be settled; it is crucial that America's favorite pastime be saved.

### Vital economic industry

It is imperative that baseball be saved because it is a vital economic industry. Millions of paying fans flock to stadiums across the United States and Canada to see their favorite team play. Thousands of stadium employees have been fired. These are middle-class people making just enough money for their families to get by.

The strike sends a very negative message about America to the rest of the world. Both the owners and the players are very wealthy and prestigious, but they can't come to an agreement or a compromise. Baseball is "America's Pastime," and now it's being threatened.

Here is a sport that brings people

together. Baseball has been played through the Depression and two world wars. During World War II, Major League Baseball offered to suspend play, but President Franklin D. Roosevelt said that America needed baseball and that it must continue. The president saw baseball as the soul of America.

The owners and players are both at fault. The whole problem is greed. Both sides profit immensely, yet they still fight like children. The players are making millions of dollars playing a children's game. While Barry Bonds arguably may be the best baseball player in the world, why does he deserve \$7 million a year, while a doctor makes about a hundred grand?

Kids see baseball players as their heroes and role models. The message is being sent that you play for the money and not for enjoyment.

### From the fans' perspective

The only real losers in the strike are the fans. As Michael Givant in the sociology department at New York University says, "You can't just replace sports with something like going to the movies. This isn't how fans' souls are arranged. We are talking about people who miss weddings for games, who miss anniversaries."

Unfortunately some fans may feel less kindly about hurrying back to baseball. We didn't ask for a strike. As Givant states, "die-hard fans measure their lives by milestones in sports, moments that define part of their lives. These sort of things are now being lost."

We have always been there for baseball so why can't it be here for us?

The business of Congress is to solve serious national problems. This is without a doubt a serious problem. They need to find a solution to end the strike.

Baseball helps the economy through the selling of merchandise and hiring of employees; it is a symbol for the nation, and millions of fans need the game. Nobody is taking action. Even with seven months of negotiating, very little progress has been made. Someone has to step up and take control and the obvious choice is Congress. With some action from Congress, the strike could be settled in a couple weeks, if not just a few days.

Both the owners and the players have made it clear that they think they can get along without the other. The question that baseball — and Congress — have not been asking themselves is whether the workers and fans can get along without baseball.

## PREP SPORTS SLATE

### TODAY

- Softball: RLS at York, 3:30 p.m.
- Track & Field: Carmel, Santa Catalina at Alisal, 3:30 p.m.; York, Pacific Grove at RLS, 3:30 p.m.
- Golf: Clovis West at RLS (Spyglass), 3:30 p.m.

### FRIDAY

- Baseball: Carmel at Alisal, 3:30 p.m.; Seaside at RLS, 3:30 p.m.
- Softball: San Lorenzo Valley at Carmel, 3:30 p.m.; RLS at Santa Catalina, 3:30 p.m.
- Boys Tennis: Menlo at Carmel, 3 p.m.; Gonzales at RLS, 3:30 p.m.
- Swimming & Diving: Carmel at Hollister, 3:30 p.m.; RLS at Live Oak, 3:30 p.m.

### MONDAY

- Softball: Seaside at RLS, 3:30 p.m.
- Boys Tennis: Monte Vista Christian at RLS, 3:30 p.m.

### TUESDAY

- Baseball: Pacific Grove at Carmel, 3:30 p.m.; King City at RLS, 3:30 p.m.
- Softball: Pacific Grove at Carmel, 3:30 p.m.; King City at RLS, 3:30 p.m.
- Golf: RLS at Carmel (Spanish Bay), 3:30 p.m.

## Padres up net mark to 3-0

ALTHOUGH THE eagerly awaited Mission Trail Athletic League showdown with Robert Louis Stevenson didn't materialize last Friday due to the torrential rains, the Carmel High School boys tennis team's week wasn't a complete wash-out.

The Padres moved to 3-0 with convincing wins over Harbor (March 6) and Gonzales (March 8). In the contest against host Harbor, the Padres cruised to a 7-0 victory. Two days later, Carmel took it to visiting Gonzales, 5-2. The five CHS singles players — Huntley Austin, Sevan Zenopian, Thomas Bonyne, Austin Poland and Jared Angel — all chalked up 6-0, 6-0 victories. Gonzales salvaged the two doubles matches.

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# Carmel Commentary

By PETE POITRAS

## Rash of downtown burglaries points to an 'alarming' trend

DOWNTOWN CARMEL was hit hard last week — very hard! And we're not even talking about the damage left by the vicious storm.

But rather, in one single night — either late Wednesday, March 8 or very early Thursday, March 9 — a burglar struck 18 village businesses. Only one business was equipped with an alarm and this failed to activate.

The burglar chose the perfect time to ply his trade. That night, the Carmel area was enduring the beginning stages of what turned out to be the storm of the century and our officers were extremely busy with weather-related calls. Downed power lines and broken trees left virtually no time for preventive patrol.

The criminal forced his way into 15 separate businesses by kicking in doors and breaking windows. He tried to enter three others as well but was unsuccessful. The suspect was after just one thing: *money*.

After forcing his way into a business, the thief quickly ransacked the interior and grabbed any cash he could find. Luckily, his searches were not very thorough. In some cases, he missed more cash than he took.

Two businesses suffered no loss at all beyond the damage caused by the burglar as he forced his way inside. Others lost only a few hundred dollars. Some businesses lost several days re-

ceipts. At least one victim lost more than \$1,000 in cash. Many victims will have to replace their cash registers because the criminal wrecked them trying to get at the money he thought was inside.

### Pattern is enlightening

Twelve of the 18 burglaries occurred at the Carmel Plaza. The pattern here is enlightening. The thief went from store to store smashing his way into every business that did not have an alarm system. If a business had an alarm decal in the window or an alarm key on the door, he went on to the next one. Only businesses *without* alarm systems were targeted.

These crimes have been under active investigation since they were discovered and a suspect has come to light. He was caught on tape by a surveillance system in one of the stores. Efforts are underway to enhance the quality of the image. Once this has been done, we hope to identify the suspect.

Having an alarm system is the single best deterrent to burglary, as the latest series of crimes so clearly demonstrates.

Currently, the Carmel Police Department has 14 officers each sworn to protect the lives and property of our citizens. This is an obligation we do not take lightly. Although we are open 24 hours a day, 365 days a year we cannot be everywhere at once. Crime prevention is everyone's responsibility, citizen

and police officer alike. We need your eyes and ears in order to be effective. The Carmel Police Department should not be considered a substitute for resident and business awareness.

### Carmel not immune

A fact of life is that crime is no longer confined to urban areas. Crime is coming to smaller cities and Carmel is not immune from this trend. Over the past several years we, too, have seen an increase in "big city" crime. Many Carmel residents remain unaware that armed robbery, vehicle theft and burglary have all increased significantly in the past decade.

It is important to remember that crime is a function of opportunity. Give a criminal an opportunity and you will likely be a victim. Likewise, smaller cities are perceived by criminals as easy targets. Residents of smaller cities all too often do not think they are potential victims and are not as prepared as urban residents to effectively deal with crime.

The vast majority of crimes that occur in Carmel are property related and alarms are very effective against property crimes. In most cases, the crime would not have occurred if the victim had installed an alarm system. From the perspective of the police department, alarm systems are a very cost-effective way for residents and business owners to prevent burglaries.

Carmel is not all that far from some neighboring cities that have a much higher crime rate. All it takes is a short drive over the hill and another city's problem becomes ours. Nor are we immune from gang related crime coming from as far away as Los Angeles, as the

well publicized armed robbery of Conway of Asia illustrated last year.

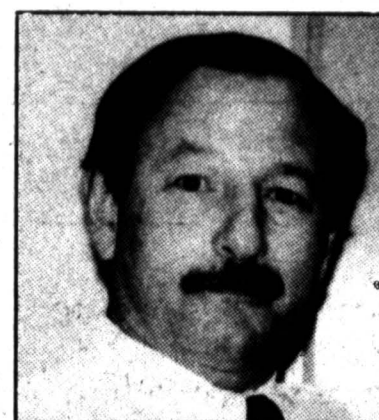
Today, criminals are younger and bolder than they were a few short years ago, a fact which only adds to the problem.

### Proud of response time

Lastly, the Carmel Police Department is very proud of our rapid response time to calls for service. Our officers can respond anywhere in the city within two minutes, day or night. Alarms are particularly effective in this city because of our ability to respond to alarm activations within that time frame. This makes it very likely that our officers will catch the burglar in progress if the location is alarmed.

We view community policing as a partnership between our officers, residents and business owners. Our effectiveness is substantially increased when the people we serve are willing to work with us and call when they see or hear something suspicious. Working with the community, we strive to offer you the very finest police protection possible.

As these recent burglaries illustrate, we must all work together if Carmel is to remain the kind of community we all want it to be.



Pete Poitras

*Detective Sgt. Pete Poitras has been with the Carmel Police Department for nearly 15 years. The 47-year-old Carmel Valley resident also is the author of the police department's "Crime Tip," which is published in The Pine Cone.*

## Letters to the Editor

Letters to the editor are welcome. Views on all matters are acceptable, following the guidelines of good taste. Letters should not exceed 350 words in length. Letters are subject to editing for style and length. Each letter must contain name, address, telephone number and signature, and preferably be typed and double spaced. Anonymous letters, or those with no phone numbers will not be accepted. Also, effective immediately, letters that have previously appeared in other publications will be given last priority.

### Uneducated utterings

Dear Editor:

It is obvious from your question-and-answer interview (Pine Cone, Feb. 23) that Monterey Peninsula Water Management District (MPWMD) director Lou Haddad is not a humble man. Unfortunately, with regard to water issues and solutions, his knowledge, or lack thereof, makes it evident that he has a great deal to be humble about.

Haddad believes he has done his homework, but I doubt it. In my judg-

ment he failed his oral examinations. He admitted at the last water board meeting that he hadn't even read the fairly recent "Allocation" environmental impact report (EIR). If he hasn't read that, I doubt he even knows about the thousands of pages of testimony, studies and EIRs that preceded it at a cost of millions of dollars to local, state and federal taxpayers, which provided the historical and factual basis that led to the present EIR for the New Los Padres Dam.

Haddad alleges his constituents tell

him, "...if all that water is going to fish and the environment of the Carmel River, I couldn't care less about it." It is disgraceful that any water board director could not cite chapter and verse of the documentation to prove that that perception is false.

The fact is that water greater than the minimum flows deemed necessary for steelhead will be stored in the new reservoir for human consumption. That excess now generally is wasted to the ocean. Further, when the input to the reservoir is not adequate to meet the desired steelhead flows, there will be no requirement to release stored water for that purpose.

Haddad further states that, "We are going to build a 24,000 acre-foot dam and only get 3,300 acre-feet for human consumption." That assertion is false.

If Haddad or anyone else truly wants to do his/her homework to find out how we got where we are and why, I recommend the following reading list:

■ The transcript of the P.U.C. hearings on the "Adequacy of the Monterey Peninsula Water Supply," including exhibits. 1973-1978.

■ EIR for the Four Lower Carmel River Wells. Monterey County 1979-1980.

■ Draft EIR for multi-purpose San Clemente Dam. Corps of Engineers 1981.

■ Effect of Production Well Pumping...in the Riparian Corridor of the Lower Carmel Valley. C.M. McNeish 1986.

■ Final Allocation Program EIR. MPWMD 1990.

■ Final EIR for New Los Padres Dam. MPWMD & Consultants 1994.

■ State Water Resources Control Board hearings on New Los Padres Dam and Carmel River Water Rights. Testimony & Exhibits. 1992-1995.

Those who may vote on the new dam are well advised to ignore Lou Haddad's uneducated utterings.

Edwin B. Lee, Carmel  
(Editor's Note: The letter writer is a former director with the MPWMD.)

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## *Grants to Local Relief Agencies*

\$100,000 in grants will be distributed through Bank of America branches  
to local relief agencies providing services to flood victims.

We're committed to doing everything we can to help people  
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To receive emergency assistance, please call us at 1-800-227-9286.





## Local Irishman dishes out no 'blarney'

*Carmel resident believes ancient Irish Brehon laws make more sense than today's laws do*

By PATRICK WHITEHURST

IT IS understandable that some may doubt the words of any man who has kissed the Blarney Stone five times as I have, but I swear this is not "blarney."

Blarney Castle and the Blarney Stone are a "stone's throw," as it were, from Cork City in County Cork, Ireland. To kiss that legendary stone

### COMMENTARY

#### ANCIENT IRISH LAWS & THE GIFT OF ELOQUENCE

confers on the kisser the gift of eloquence, the ability to deceive without offending.

Elizabeth I of England probably originated the word "blarney" after receiving a series of letters from Cormac MacDermot MacCarthy, a diplomat and heir to the Blarney Castle.

His "fair words and soft speech" were making good Queen Bess tear her hair out in exasperation. MacCarthy in an effort to talk his way out of handing his castle over to an agent of the Queen prevaricated until the Queen screamed, "I will hear no more of this Blarney talk. Blarney, Blarney. All is Blarney."

Blarney there was, Blarney there is, and Blarney there will always be. But somehow "fair words and soft speech" produced a canon of ancient Irish laws, some dating back 3,000 years, that are so practical they should be reconsidered again today.



Patrick Whitehurst

PHOTO/IVY WESTON

They were not the brutal imperious laws of Hammurabi who demanded an eye for an eye, but were severe enough to be a strong deterrent.

These were the Brehon Laws, and up until Elizabeth had had it up to her crown with anything Irish, they were the laws the Irish people had been living with since long before Julius Caesar.

#### 'Down home' law

Irish Law was practical, 'down home' law and Elizabeth had it banned. English common law was substituted and that was the end of Gaelic order, which as far as I can determine, was far superior to anything

the English offered, and from a practical point of view seems superior to anything we have going for us today.

Even Ireland's enemies, if there are any left, love Ireland's old simple justice.

Take for instance the following from old Brehon law:

*When you become old your family must provide you with one oatcake a day, plus a container of sour milk.*

*They must bathe you every twentieth night and wash your head every Saturday.*

*Seventeen sticks of firewood is the allotment for keeping you warm.*

♦ ♦ ♦

*February first is the day on which husband or wife may decide to walk away from the marriage.*

(Divorce was legal in Ireland until the 12th century.)

*If an accident occurs while a building is under construction no fine is due for injury to the bystander who is present only out of curiosity. Should the owner of the building have knowledge of danger or defect, however, full payment shall be made to those present on legitimate business, and to beasts. But only half payment to idlers.*

(This should take care of at least one half of the construction crew.)

*If the doctor heals your wounds, but it breaks out anew because of his carelessness, neglect or gross want of skill, he must return the fee you paid. He must also pay you damages as if he himself had*

See BLARNEY page 23

## Two plays provide entertaining food for thought

By JOAN SWARTZ PAONESSA  
Pine Cone Theater Critic

### ■ Ibsen's 'An Enemy of the People' puts forth difficult ethical dilemma

NORWEGIAN PLAYWRIGHT Henrik Ibsen holds a secure place of influence in the annals of "Modern Drama."

#### REVIEW

Ibsen's ideals of personal triumph and ascendancy over societal ills became the standard stuff of stage lore. Nowhere is the conflict of the individual with his society presented more dramatically than in *An Enemy of the People*, now being staged by Marcia Hovick's Staff Players Repertory Company at the Indoor Forest Theatre in Carmel.

See ENEMY page 28



Mr. Kiil (Jim Goffard, left) confronts his son, Dr. Stockmann (Robert March) in a scene from 'An Enemy of the People.'

### ■ Pacific Repertory's 'Salesman' is dramatic tragedy at its finest

THE WORD "tragedy" is irresponsibly overused nowadays; it is applied incorrectly to everything from a canceled sporting event to a shortfall of inessential consumer goods.

Arthur Miller's *Death of a Salesman*, the play which re-opened the newly refurbished Golden Bough Playhouse, is a tragedy in the truest sense of the definition. Here, the protagonist, Willy Loman, is pitted against a veritable enemy — The American Dream. The outcome for him is in terms of the deepest possible loss: first of his knowledge of self-worth, and ultimately, of life itself.

Social values of excellence and responsibility have been subordinated in Willy's life to a goal of success achieved through being "well-liked." In fostering this ambition in his sons, Willy has sown the seeds of tragedy in them as well. To quote the playwright: "...Happiness — namely the staying out of trouble — is the end result of the truce which all of us have made with society — and a truce implies two enemies."

This is a superbly polished production, consistent in tone and forceful in tempo. Director Stephen Moorer creates an aura of vital emotional conflict which his talented cast carries throughout with conviction and energy.

Hal Peiken is solidly grounded and meticulous in his portrayal of Willy; the schizophrenic quality of

See SALESMAN page 28



## Jazz Tides

By JOHN DETORO

### Jazz benefit for Carmel school music programs scores a major booking — Flora Purim, Airtio

NEWSBREAK: THE Third Annual Evening of Jazz for Schools — co-sponsored by Carmel Mission Kiwanis and Carmel Music Boosters — will present Brazilian vocalist Flora Purim with husband Airtio's percussion mastery and special guest guitarist Jose Neto.

That hot announcement came this week from localite Paul Brocchini. He and Erik Dyer co-chair the 1995 event.

Paul says the concert will start at 8 p.m. Saturday, April 29, in Sunset Center. Tickets cost \$15 per, all proceeds going to Carmel Unified School District music programs. Call him right away (624-1414) because "there will be big crowds that weekend for other doings," Paul says, "and I think we'll sell the house pretty fast."

Paul credits Erik with the major booking. And: "Tim Jackson (honcho of Monterey Jazz Festival as well as Kuumbwa Center) gave us great guidance. He really helped a lot."

#### Watery 'war zone'

The Crossroads went through command evacuation last Friday as it and so many other areas suffered more wintry flooding. The Jazz Store (next to KRML radio)

See JAZZ TIDES page 28



# 'Tis a grand bunch of St. Patty's Day events!

LOOKING FOR a place to party on St. Patrick's Day? Plenty of local businesses are throwing parties and special events. Below (more can be found under the "Friday" heading in the Calendar on page 26) are a few of the hottest happenings:

## ♣ O'KANE'S IRISH PUB

Prescott & Wave, Monterey

ST. PAT'S day party from 11 a.m. continuously through closing. Pipers, door prizes, green beer. More information: 375-7564.

## ♣ PORTOFINO PRESENTS' ST. PATRICK'S DAY CELEBRATION

Pacific Grove Art Center  
568 Lighthouse, Pacific Grove

LOCAL MUSICIANS perform Celtic music during this benefit for the Pacific Grove Art Center. Proceeds from the event, which begins at 8 p.m., go the art center's fund for an elevator to make the center handicapped-accessible.

Musicians performing include Arnie Bass, Pat Clark, Margie Dally, Marj Ingram, Amy Krupski, Rita Lindahl, Paulette Lynch, Steve Payne, Lark Simmons, Pat Skinner, Bill Sullivan and Patti Walters.

Suggested donation is \$10. More information: 373-7379.

## ♣ BRASSTREE LOUNGE

Doubletree Hotel  
One Portola Plaza, Monterey

THE MONTE Carlos, who have accompanied Chuck Berry, Bo Diddly and Darlene Love, will perform at 9 p.m. (doors open at 8:30 p.m.). No cover charge!

More information: 649-4511.

## ♣ P.G. MERCHANTS' SPRING FAIRE

Downtown Pacific Grove

FROM 9 A.M. to 7 p.m., downtown merchants of Pacific Grove will participate in a Green Tag Sale, and



Portofino Presents' St. Patrick's Day celebration features musicians (back row, left to right) Marj Ingram, Amy Krupski, Pat Skinner, Paulette Lynch, Margie Dally, Lark Simmons, (front, left to right) Patti Walters, Steve Payne and Rita Lindahl filling the evening with Celtic tunes.

customers will receive additional 10 percent discounts for wearing green. Participating merchants can be identified by green balloons outside their venues.

The Monterey Bay Certified Farmers' Market will take place from 3 to 7 p.m. on Lighthouse Avenue between Forest Avenue and 17th Street. Musicians, singers and dancers will perform.

More information: 373-3304.

## ♣ LONDON BRIDGE PUB

Wharf #2, Monterey

MULTI-INSTRUMENTALIST and Irishman Brid Caveney will perform Celtic music with several special

guests from approximately 8 p.m. to closing. More information: 655-2879.

## ♣ ST. PATRICK'S DAY CONCERT

Church of the Wayfarer  
Lincoln and Seventh, Carmel

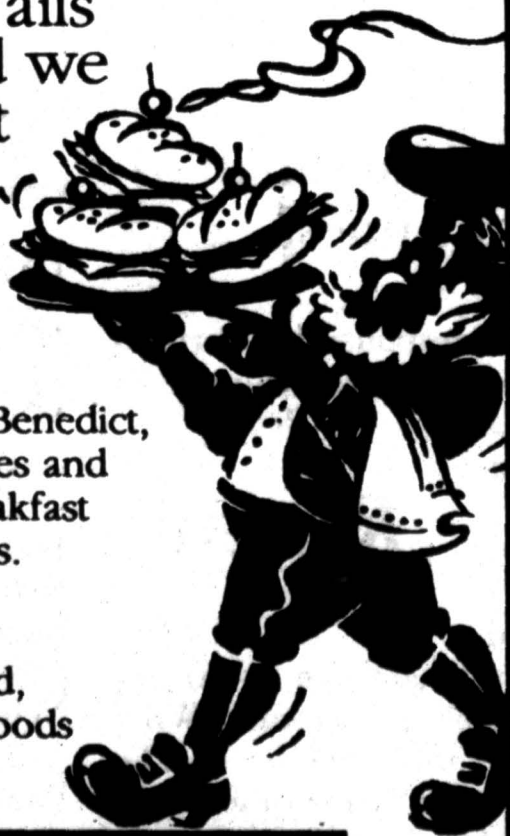
ORGANIST JOHN T. Burke will play music for St. Patrick's Day at 8 p.m. One the program are the Irish tunes "The Little Red Lark," "Incantation for a Saint's Day" and "Prelude on Londonderry Air," as well as classical works by Menselssohn and Bach. A donation of \$5 is requested.

More information: 372-4093.



**Begorra! The remedy for a little too much of the "blarney" on St. Patty's day...**

We'll cure whatever ails you...and we promise it won't be GREEN!



**BREAKFAST** featuring nine types of Eggs Benedict, Pancakes, Waffles, a selection of Fresh Berries and Blintzes, Omelettes, Huevos Rancheros, Breakfast Burrito, Hash & Eggs, & other special dishes.

**LUNCH** featuring Fresh Salads, Delicious Sandwiches, Burgers, Homemade Soups, and, of course, our entire selection of breakfast foods served all day. Beer, Wine & Champagne

# Katy's Place

"Carmel's Breakfast Tradition"  
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The most extensive Breakfast/Lunch menu on the Peninsula!

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8th & Dolores  
Carmel

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## DAILY SPECIALS

All specials include soup or salad.

**MONDAY - Corned Beef & Cabbage 7.95**  
With Red Potatoes

**TUESDAY - Prime Rib Dinner 8.95**  
Our Slow-Roasted, Juicy Prime Rib with Real Mashed Potatoes & Gravy, Fresh Vegetable & Creamed Horseradish

**WEDNESDAY - Ravioli Florentine 8.95**  
Jumbo Round Egg Pasta Raviolis Stuffed with Spinach, Mozzarella, Ricotta & Parmesan Cheeses in a Sundried Tomato, Pesto & Garlic Sauce with Cheese Bread

**THURSDAY - Roast Breast of Turkey 7.95**  
With Fresh Vegetable, Real Mashed Potatoes & Gravy, Traditional Stuffing & Cranberry Relish

**FRIDAY - Liver & Onions 7.95**  
With Fresh Vegetable & Cottage Fries

**SATURDAY - Seafood Platter 9.95**  
Deep Fried - Rock Cod, Scallops, Prawns & Calamari with Cottage Fries

**SUNDAY - Chicken & Dumplings 8.95**  
With Fresh Vegetables

Specials valid thru 3/23/95

"Always a Guest, Never a Customer."

**SPECIAL REQUESTS** are not a problem; if we can, we will. We never charge an automatic gratuity, no matter what size the party. No extra charge if you share a meal or ask for a separate plate. Separate checks anytime you ask, just give us a few minutes.

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Located in the AAA ♦♦♦♦  
Adobe Inn,  
Dolores & 8th, Carmel

**HOURS:**  
Pub 11:30 am - 10 pm  
Dining Room 5 - 9 pm

**KENO**





## Briefly Speaking

### Monterey Wine Festival begins Wednesday

THE 19TH annual Monterey Wine Festival is slated from Wednesday through March 26, featuring wine tastings, winery tours and celebrity chefs, in locations throughout the Monterey Peninsula.

A "Celebration of Monterey County Wines" winemaker's dinner is slated from 7 to 10 p.m. Wednesday at The Monterey Vineyard in Gonzales. The cost is \$75 per person, which includes

transportation to and from the vineyard. Reservations/more information: 375-9400.

Next week's events include parties, winery tours, wine tastings, cooking demonstrations, a golf tournament, lunches, brunches, and a wine auction.

Single events range in price from \$40 to \$250, and a "festival passport" to all events is \$375.

More information: (800) 656-4282.

### KAZU suspends pledge drive due to weather

PACIFIC GROVE public radio station KAZU 90.3 FM has suspended its current spring fund-raising effort until after the flooding emergency abates.

The station chose to provide listeners with emergency information rather than continue with the pledge drive. However, because of the drive's early halt,

KAZU fell \$20,000 short of its goal.

The drive will resume in April unless off-air fund-raising efforts make up the difference.

Those wishing to pledge to KAZU may do so at the present time by calling 375-7275 or by writing to KAZU, P.O. Box 210, Pacific Grove, 93950.

### Reception for Carmel artist Maryk postponed

THE CARMEL Poster Gallery in The Barnyard has postponed its reception for Carmel resident Margaretha Maryk and the poster she created, "Garden Gates of Carmel," due to weather conditions.

The reception was originally slated for March 11 in The Barnyard's gar-

dens.

Those interested in attending the future reception are encouraged to call the gallery to be placed on a mailing list. When a date is decided upon, a notice will arrive by mail.

The Carmel Poster Gallery's number is 625-4404.

### Slovenian pianist to concertize with symphony

THE MONTEREY County Symphony presents Slovenian pianist Dubravka Tomsic at 3 p.m. Sunday and at 8 p.m. Monday in the auditorium at Carmel's Sunset Cultural Center, and at 8 p.m. Tuesday at Sherwood Hall in Salinas.

This Sunday at 2:15 p.m. in Sunset Center's Chapman Room, KBOQ 95.5 FM's morning host David Wittrock speaks about the musical program for that day's concert.

On Tuesday at 7:20 p.m. in the lower lobby of Sherwood Hall, Linda Keill, music instructor at Hartnell College,

speaks about Tuesday's program.

Tomsic will perform a solo recital with proceeds to benefit the symphony at 8 p.m. Thursday, March 23 at Sunset Center.

The New York Times recently gave Tomsic a glowing review of her recordings. Her performance last month with Seiji Ozawa and the Boston Symphony Orchestra at Carnegie Hall was very well-received.

Tickets for the above concert range in price from \$10 to \$30. Tickets/information: 624-8511 or 1-800-698-1138.

### Hope College Chapel Choir to sing in Carmel

THE HOPE College Chapel Choir of Holland, Michigan will perform a free concert at noon Wednesday at the Church of the Wayfarer in Carmel.

The choir has been featured in the Easterdawn services at Radio City Mu-

sic Hall in New York City, and in the annual Hope College Christmas Vespers program, shown throughout the United States and Canada by public television stations.

More information: 624-3550.

## Old Irish laws still make sense today

BLARNEY from page 21  
wounded you.

(This law probably established ground rules for the first malpractice suit.)

No fools, drunks or female scolds are allowed in the doctor's house when a patient is healing there. No bad news to be brought, and no talking across the bed. No grunting of pigs or barking of dogs outside.

♦ ♦ ♦

Children shall be sent at an early age to distant members of the tribe to be reared in the hereditary professions of law, medicine, poetic composition or war, or of tilling the soil and wifeliness. Foster children shall be returned to their parents at the age of marriage: fourteen for girls and seventeen for boys.

(Haven't we all longed for a law like this? Except for the return clause.)

If a woman makes an assignation with a man to come to her in a bed or behind a bush, the man is not guilty even if she screams. If she has not agreed to a meeting, however, he is guilty as soon as she screams.

(Isn't it amazing how long sexual harassment has been recognized?)

The husband-to-be shall pay a bride-price of land, cattle, horses gold or silver to the father of the bride. Husband and wife retain individual rights to all the land, flocks and household goods each brings to the marriage.

(Community property is older than star light, isn't it?)

♦ ♦ ♦

These are only a few of the hundreds of old Irish Brehon Laws that have been passed on orally from before the first century B.C. Laws written in ancient manuscripts that the Bretons buried or hid below the hearth stones of their smoldering peat fires to protect them from the soldiers of Queen Elizabeth.

Some of these manuscripts have been discovered and preserved in the libraries of Trinity College and the Royal Irish Academy in Dublin, in the British Museum, Oxford University, and in the libraries of Europe.

This is no "blarney." Honest! (Some of these laws were discovered in a book by Mary Dowling Daley — *Irish Laws*. Thank you Mary for the right to use them here.)

Free-lance writer and Carmel resident Patrick Whitehurst contributes occasional pieces to *The Pine Cone*.

## JOHN E. COWAN ABSTRACT EXPRESSIONIST

THE MALL ON SAN CARLOS BETWEEN 5TH & 6TH • NEXT TO JACK LONDON'S



## Magic in Carmel

A DINNER SHOW  
AT  
LA PLAYA HOTEL

Be Dazzled and Captivated... By This  
Premiere Evening of Dinner and Magic!

FRIDAY, MARCH 17, 1995

6:00 - 7:00 pm.....No-Host Cocktail Mixer  
7:00 - 8:00 pm.....Delectable Three-Course Meal  
8:00 - 9:00 pm.....The Wizardry of Mr. John Shable

THIS "ENCHANTING EVENING" IS ONLY \$30.00 PER PERSON

Reservations Required  
Limited Seating

Send \$30.00 per person to:  
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"Magic in Carmel"  
P.O. Box 900, Carmel, CA 93921

For further information, call 624-6476.



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Open Tues. - Sun.  
LUNCH 11 - 3:30  
DINNER 5 - 9:30  
Reservations  
Recommended on  
Weekends

**373-8523**

1120 Forest Avenue (Fairway Center) • Pacific Grove



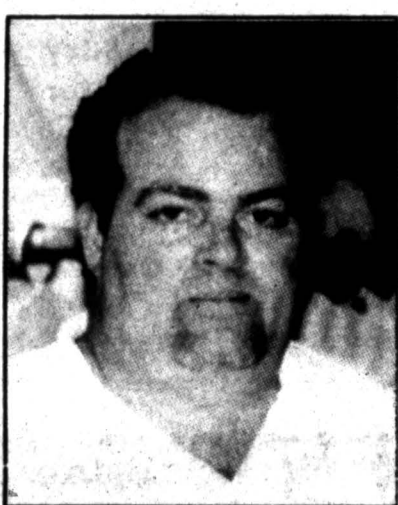
# Taste Buds

## GIULIANO'S Elegant yet casual

IF YOU'RE in the mood for a cozy, casual Italian restaurant with a pretty dining room and an elegant feel, Giuliano's is right up your alley. Whether you desire a multi-course meal, just a glass of wine, or cappuccino and dessert, Giuliano's welcomes all comers.

Those familiar with Carmel may remember Giuliano's as a "fancy" restaurant where the waiters wore tuxedos and a pretentious air. Well, the restaurant has been sold and the atmosphere changed, according to chef and owner Christopher Caul.

"People still think of Giuliano's as 'that special occasion place,' and we don't want to be known for that," Caul said.



CHEF CAUL

Caul hails from New York state, where he owned and operated restaurants in Fishkill and Cold Spring. He has also worked at Casanova restaurant in Carmel and at Giuliano's under its former owner.

He's been in the restaurant business since age 13. "I've never really done anything else," he said.

Caul put in a light-colored wood floor and recovered the benches and cushions in maroon fabric, so that the interior is light, open and airy. Wall lamps lined in pink fabric and pastel-colored ceramic vases of dried flower arrangements give the restaurant a soft, relaxed feel.

The revamped wine list now features a more affordable selection, including several local as well as Italian wineries. My friend and I sampled the tasty Vigneto Sortese Trentino Pinot Grigio.

Diners at Giuliano's start their meals with what Caul terms a "taste from the chef" — a small complimentary appetizer that changes according to Caul's whim.

Our "taste" was a variety of olives marinated in extra virgin olive oil and fresh herbs, topped with Parmesan cheese. They were deliciously intense in flavor.

Pastas and ice creams are made fresh on the premises, and all meats, fish and game are grilled over mesquite.

### Generosity

Wines are served in thin, gracefully-shaped glasses, and the bread basket is whisked away and refilled whenever empty. Ours was filled three times during the course of our meal.

Food comes to the table on warmed plates and portions are generous. We sampled a cream of tomato soup with basil pesto swirl as an appetizer, and it was large enough for two people to share. A confetti of basil, pepper flakes and Parmesan decorated the large bowl's rim.

We also tried the chanterelles mushroom ravioli appetizer special, served with a flavorful broth. It was delicious, as were the escargot, baked in a ramekin with tomato sauce and bread crumbs.

Nearly full, we shared a grilled vegetable plate, which came with a mild, sweet, soft polenta. The red and yellow bell peppers, zucchini, portabella mushrooms and eggplant were cooked to perfection, with a nice smoky flavor from the grill.

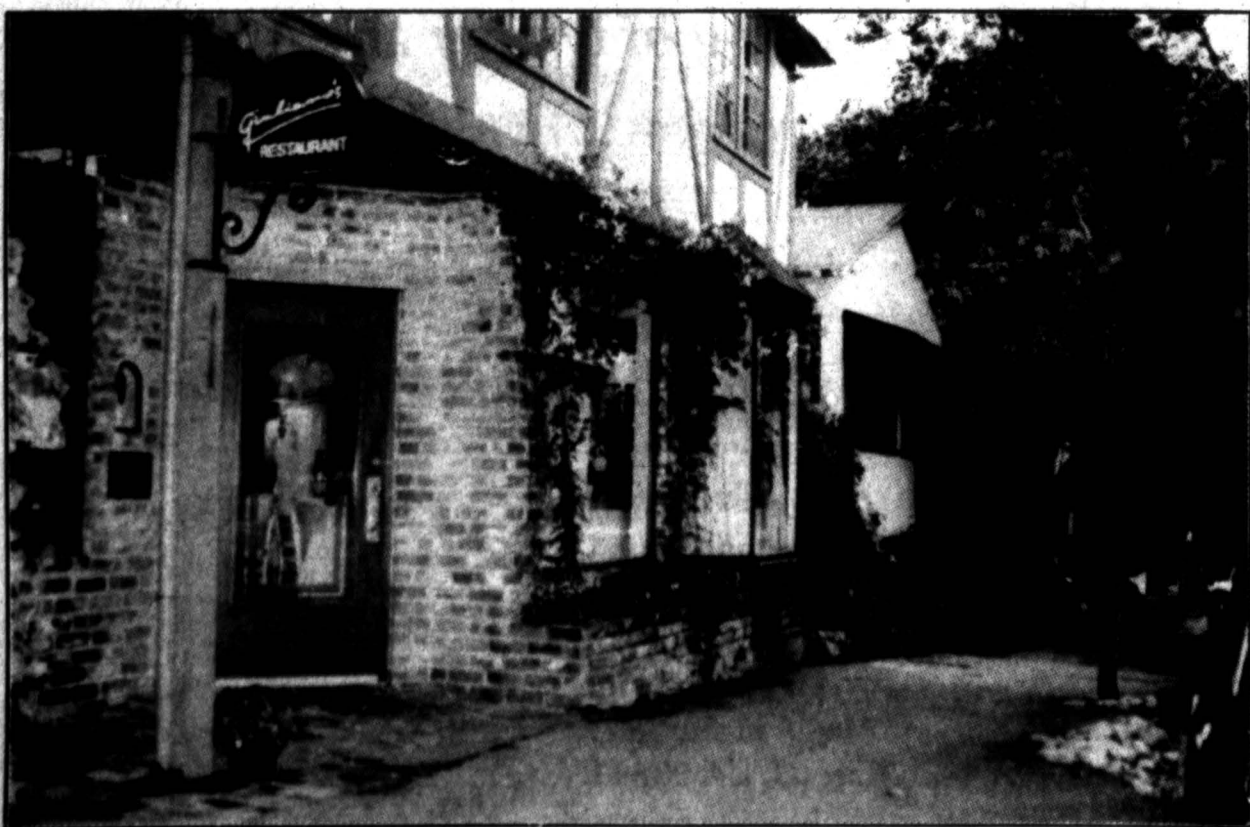
After our meal, we enjoyed cappuccinos and shared a tiramisu, served in a wine glass and topped with espresso sugar and a mint leaf. It was one of the best tiramisus we've ever tasted.

Giuliano's is moderately priced: appetizers range from \$5 to \$9; entrees \$11 to \$22, with a median price of \$16-\$17; and desserts are between \$4 and \$5. Wines are priced moderately as well.

It's all in keeping with Caul's philosophy — "You can spend a little or a lot. We like to leave that up to the customer."



Giuliano's, located at Mission and Fifth in Carmel, is open for dinner from 5:30 to 9:30 p.m. Sunday through Thursday, open later Friday and Saturday. Information/reservations: 622-0650.



The cozy exterior of Giuliano's welcomes you indoors for fine food and wine.

# CARMEL FACES

BY DON PERRY

## 'Les'

I MET Les a long time ago but I didn't remember it.

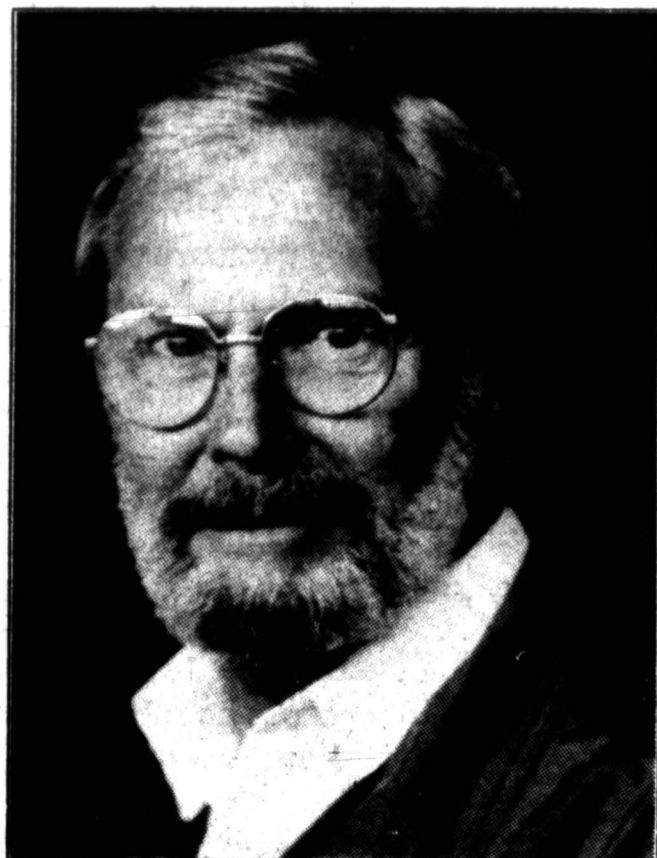
In 1964 I walked into Jay Sebring's hair cutting salon on Melrose Avenue in Los Angeles. As I walked in Henry Fonda walked out...I was sold. If it was good enough for "Hank" it was good enough for me.

But Les didn't cut my hair that day. "Little Joe" Torreneuva did and remained my barber for 25 years.

It wasn't until I moved to Carmel five years ago that I really met Les. It's traumatic for a man to change barbers...at least for my generation. It's not entirely about a good haircut (the old barbers' joke goes: "The difference between a good haircut and a bad one is about three weeks"). It's about 45 - 60 minutes in a barber chair talking to someone you like about what's going on in your life. Over 25 years "Little Joe" and I had become good friends.

Les and I talked about that over the first haircut and a lot more. We talked about why we had moved to Carmel, what we had accomplished, what we hoped to accomplish, about family and friends and all of life's special moments that we need to slow down and savor. I left the shop that day feeling refreshed and renewed. I got a good haircut as well!

Now Les has retired and moved to Oregon and he took with him that special atmosphere he created in his shop. I'm sure his other local clients, like myself, looked forward to the conversation as much as the haircut and will feel his



'Les the Barber' of Carmel is now a resident of Oregon.

absence.

I'm sure I can find someone else who can cut my hair. But I'm not sure I'll be able to bare my soul to him/her. I guess for that there's always family, friends, clergymen, therapists — but they can't cut hair.

It's traumatic for a man to change barbers and there are a lot of men in Carmel going through it together. We'll miss you, Les.

Don Perry is host of 'Kid'n Around,' a radio show for children airing from 3 to 4 p.m. Mondays on KNRY 1240 AM. Carmel Faces appears periodically in The Pine Cone.

tinnery  
AT THE BEACH

presents

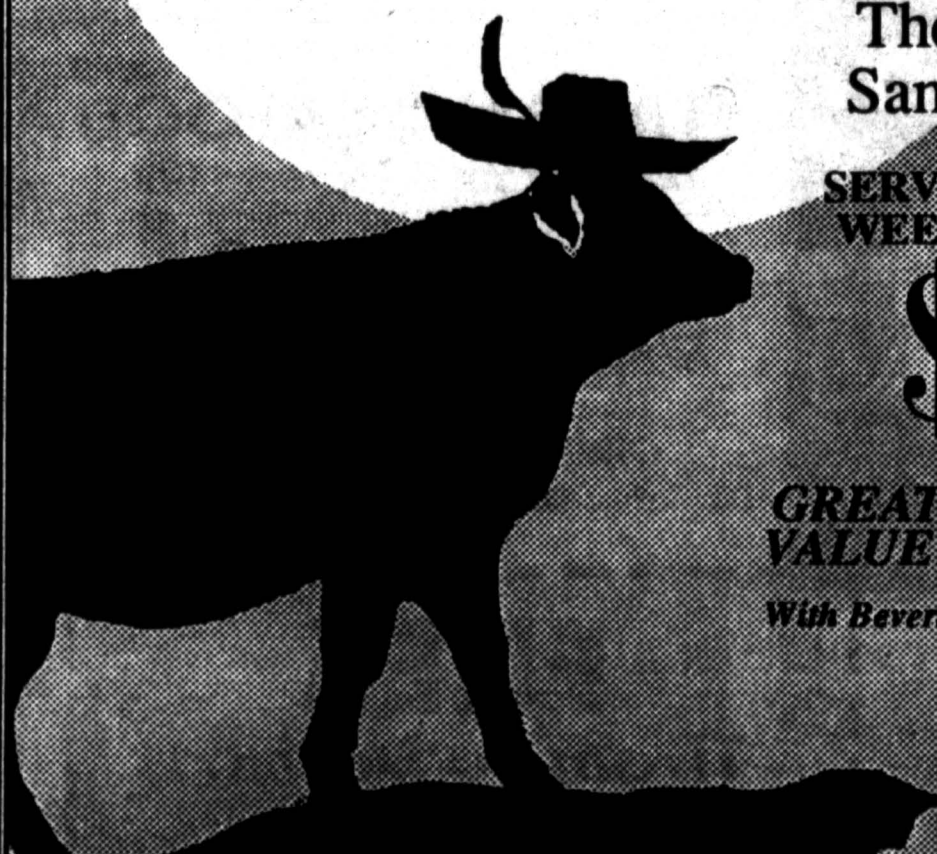
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# Zerbe, Browne give memorable show for Performance Carmel

By LYN BRONSON

LAST SATURDAY evening Performance Carmel presented the distinguished actors Roscoe Lee Browne and Anthony Zerbe at Sunset Center in a theatrical/spoken word evening, *Behind the Broken Words*.

I will always remember the first time I saw Browne in Alfred Hitchcock's *Topaz*, in which he played a Cuban journalist. He was so convincing in the role

that I had no idea he was American. Browne has been a powerful presence both on the American stage and in films.

Zerbe has also had a distinguished career in film, stage and television and won an Emmy Award for his role as Lt. Trench in the popular series *Harry-O* with David Jansen. This season Zerbe has been performing his one-man show *It's All Done With Mirrors*, featuring the writings of e.e. cummings.

On a bare stage with only two chairs

and a bench, the two actors held forth for two hours reciting poetry and prose from many sources, including Cummings, Dylan Thomas, Yeats, Auden, Edna St. Vincent Millay, Robinson Jeffers, and T.S. Elliot.

Like most of the audience (I assume), I was only familiar with a few of the selections — you would have had to be an English major to recognize them all. And, at the actors' request, the listing of the selections was only released to the

audience by the ushers at the end of the performance. This was because the actors wanted the audience to listen to the selections with a fresh ear and not judge the words by the prestige and reputation of the various authors.

This made for an absorbing evening which will remain in the memory, and perhaps inspire more than one member of the audience to scurry to the reference shelf for further reading. If not ... well, it was still superb entertainment.

## Pianist Roy Bogas shows audience his Romantic music expertise

By NATHALIE PLOTKIN  
Pine Cone Music Critic

THE NOTED American pianist Roy Bogas is no stranger to Peninsula audiences. During his appearance for the Keyboard Artist Series Sunday afternoon in the Sunset Cultural Center auditorium, Bogas once again delineated his abilities as an exponent of Romantic piano music.

For the program, Bogas chose from the works of four of the most respected and beloved composer-pianists of the 19th century — Schumann, Schubert, Liszt and Chopin.

The major effort on the program was the *Sonata in B Minor* by Liszt. Here Bogas was the consummate virtuoso with an interpretation which was personally

inflected, yet brought out all the passion and strength in the music, yet the reflective, more delicate passages had a fine-spun sense of fluidity.

Chopin's *Ballade No. 4 in F Minor* is also an emotionally-colored composition and while the artist continued to impress with his accuracy and effortless technical facility, there was a feeling of restraint in his projection. He seemed to stay within a carefully chosen, though ornate frame for the music's Romantic character.

The program concluded with music from a fifth Romantic composer — albeit a 20th century one — Rachmaninoff's "Six Preludes" from Op. 32. Again Bogas was a warm and sensitive multi-faceted performer. A seventh "Prelude" was played as an encore.

### "We invite you to join us for warm, intimate & delicious dining!"

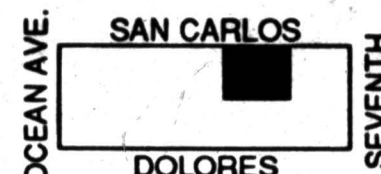
We proudly invite you to come in and enjoy our moderately priced menu with some added daily specialties. We recommend our traditional Risotto. Homemade Italian sausage, Gnocchi Della "Noona" & our famous

Osso Buco Milanese.

PLUS...your choice of homemade desserts!



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(Loro's "Hole in the Wall")  
**Ristorante**



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Country-Style Cuisine

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### Delightful European Country Cuisine (with French & German accents)

## We're Closing for Vacation!

Starting Monday, March 20th, Lorie will attend the exclusive L'ecole Lenotre, the number one culinary school in France, to learn new techniques and enhance her culinary skills.



You're in for a treat when we return!  
We'll re-open April 14th • 5 pm for dinner.

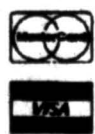
We will be serving a special Easter Dinner.  
Hope to see your smiling faces!

Annelore & Lorie Parsons

*le Coq d'Or*

Reservations 626-9319

East Side of Mission St. between  
4th & 5th • Carmel-by-the-Sea



### Leapin' leprachauns!

## St. Patty's Day dinner served all day!

Corned Beef & Cabbage,  
includes  
Soup or Salad.

HAPPY HOUR  
4:00 - 6:00 pm



FULL BAR  
LUNCH & DINNER

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SUNSET DINNER SPECIALS  
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A sampling from our menus...

Lobster Tamale Grilled Eggplant Quesadilla  
Shrimp Caesar Salad

Prime Rib Roasted Duck  
Angel Hair Pasta with Prawns

Crab Cakes Citrus Chicken  
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welcome.

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Open Daily 7 am - 11 pm

Eighth & Camino Real  
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Carmel-by-the-Sea





# CALENDAR

Thursday/16

## THEATER

**An Enemy of the People** — Indoor Forest Theatre, Mountain View at Santa Rita, Carmel, 8 p.m. Phone 624-1531. Through March 25.

**Bullshot Crummond** — River Inn, Highway 1, Big Sur, 8 p.m., \$6 dinner patrons, \$10 show only. Phone 625-5255. Through March 19.

## MUSIC

**Little Charlie and the Nightcats** — Doc Ricketts', 95 Prescott St., Cannery Row, Monterey, \$7/8. Phone 649-4241.

**The Leonardo Trio** — Sunset Center, San Carlos and Ninth, Carmel, 8 p.m., \$15 general, \$5 under 21. Phone 625-2212.

**The Roger Eddy Band** — Cibo, 301 Alvarado St., Monterey, 8:30 p.m.-12:30 a.m., free. Phone 649-8151.

## LECTURES

**Adolescence** — "Surviving Adolescence" by Dr. Gary W. Richman, The Barnyard, Community Room, Carmel Rancho, 7:30 p.m., \$10. Phone 626-8583.

**New Zealand** — "New Zealand: A Land of Contrast" by Norma Mastin, Pacific Grove Museum of Natural History, Forest and Central, Pacific Grove, 7 p.m., free. Phone 648-3116.

## MISCELLANEOUS

**Co-Housing Organization Meeting** — The Crossroads, Community Room, Rio Road, Carmel, 7 p.m. Phone 624-3086 or 625-1861.

**Writers Union Round Table** — Monterey Library, Conference Room, 625 Pacific St., Monterey, 6-8 p.m., free. Phone 375-6278.

Friday/17

## THEATER

**An Enemy of the People** — Indoor Forest Theatre, Mountain View at Santa Rita, Carmel, 8 p.m. Phone 624-1531. Through March 25.

**Bullshot Crummond** — River Inn, Highway 1, Big Sur, 8 p.m., \$6 dinner patrons, \$10 show only. Phone 625-5255. Through March 19.

**Death of a Salesman** — Golden Bough Playhouse, Monte Verde and Eighth, Carmel, 7:30 p.m., \$12 general, \$8 students/seniors, military, \$6 children 12 under. Phone 622-0100 or 622-1700. Through March 28.

**Hughie** — Carl Cherry Center for the Arts, Guadalupe and Fourth, Carmel, 8 p.m., \$10 general, \$8 seniors/students. Phone 646-9478. Through April 9.

**The Nerd** — Monterey Peninsula College, Main Stage, 980 Fremont St., Monterey, 8 p.m., \$12 general, \$9 seniors/students, military, \$6 children under 12. Phone 646-4213. Through March 18.

**The Prince of Liars** — California's First Theatre, Pacific and Scott, Monterey, 8 p.m., \$8 general, \$7 seniors/teen, \$5 children 12 under. Phone 375-4916. Through April 1.

**The Sound of Music** — Wharf Theater, Wharf No. 1, Monterey, 8:30 p.m., \$12 adults, \$5 children. Phone 649-2333. Through April 9.

## MUSIC

**Albert van Amstel** — Santa Catalina School Performing Arts Center, 1500 Mark Thomas Drive, Monterey, 8 p.m., free. Phone 655-9310.

**J.B. & the Nightshift** — Cibo, 301 Alvarado St., Monterey, 9:00 p.m.-1:00 a.m., free. Phone 649-8151.

**St. Patrick's Day Celebration with Joystix** — Doc Ricketts', 95 Prescott St., Cannery Row, Monterey. Phone 649-4241.

## LECTURES

**Animal Talk** — "Communicating with Animals" by Carol Gurney, Whole Life Center, The Barnyard, Carmel Rancho, 7 p.m., \$5. Phone 624-1803.

**Ireland** — "Ireland Revisited" by Robert Steele, Pacific Grove Community Center, 515 Junipero Ave., Pacific Grove, 11:30 a.m. Phone 646-4636.

**Sacred Healing** — "To Walk in Sacred Ways" by Chemo Candelaria, Unitarian Church, 490 Agujito Road, Carmel, 7 p.m., \$7.

## MISCELLANEOUS

**MPC Theatre Co. Auditions for "Someone Who'll Watch Over Me"** — SRO Theatre, Monterey Peninsula College, 980 Fremont, Monterey, 7 p.m. Phone 659-7624.

**Century of Women Video "Work and Family"** — Carmel Valley Community Chapel, Paso Hondo St., Carmel Valley Village, 6:45 p.m. Phone 659-4797 or 659-2278.

**Homier Tool Sale** — Monterey Fairgrounds, Monterey. Phone 372-5863.

**Joseph of Arimathea and the Grail Legends Discussion** — C.C. Jung, 284 Form St., Monterey, 7 p.m., donation. Phone 649-4018.

Saturday/18

## THEATER

**An Enemy of the People** — Indoor Forest Theatre, Mountain View at Santa Rita, Carmel, 8 p.m. Phone 624-1531. Through March 25.

**Bullshot Crummond** — Unicorn Theatre, Hoffman at Lighthouse, New Monterey, 8 p.m., \$6. Phone 649-0259 or 375-1120.

**Death of a Salesman** — Golden Bough Playhouse, Monte Verde and Eighth, Carmel, 7:30 p.m., \$12 general, \$8 students/eniors, military, \$6 children under 12. Phone 622-0100 or 622-1700. Through March 28.

**Hughie** — Carl Cherry Center for the Arts, Guadalupe and Fourth, Carmel, 8 p.m., \$10 general, \$8 seniors/students. Phone 646-9478. Through April 9.

**The Nerd** — Monterey Peninsula College, Main Stage, 980 Fremont St., Monterey, 8 p.m., \$12 general, \$9 seniors/students, military, \$6 children under 12. Phone 646-4213. Through March 18.

**The Prince of Liars** — California's First Theatre, Pacific and Scott, Monterey, 8 p.m., \$8 general, \$7 seniors/teen, \$5 children 12 under. Phone 375-4916. Through April 1.

**The Sound of Music** — Wharf Theater, Wharf No. 1, Monterey, 8:30 p.m., \$12 adults, \$5 children. Phone 649-2333. Through April 9.

## MUSIC

**Ed Gerhard** — Pacific Grove Art Center, 568 Lighthouse Ave., Pacific Grove, 8 p.m., \$8. Phone 373-7379.

**J.B. & the Nightshift** — Cibo, 301 Alvarado St., Monterey, 9:00 p.m.-1:00 a.m., free. Phone 649-8151.

**Lynn Zanetta** — Tillie Corts Restaurant, 111 Central Ave., Pacific Grove, 8:45 p.m., free. Phone 373-1164.

**Muthaship** — Doc Ricketts', 95 Prescott St., Cannery Row, Monterey, 9 p.m., \$5. Phone 649-4241.

## MISCELLANEOUS

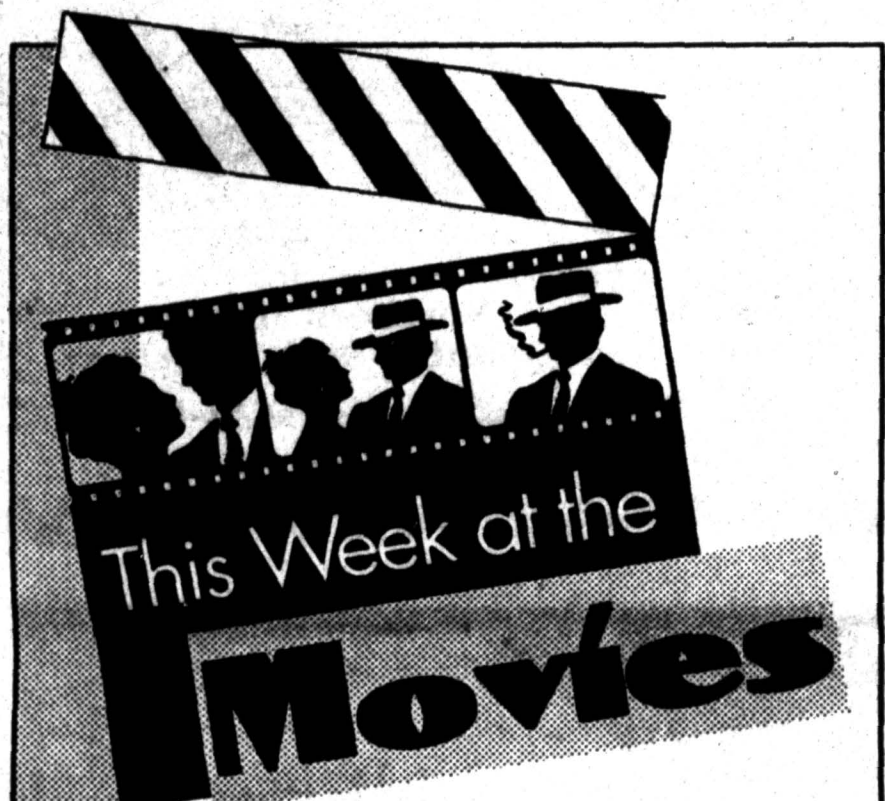
**Homier Tool Sale** — Monterey Fairgrounds, Monterey. Phone 372-5863.

**Monterey Bay Theatrefest** — Custom House Plaza, Maritime Museum and Fisherman's Wharf, Monterey, 9 a.m.-5 p.m. Phone 622-0700.

**MPC Theatre Co. Auditions for "Chicago" and "Sweeney Todd"** — Monterey Peninsula College, Main Stage Theatre, 980 Fremont St., Monterey, 10 a.m. Phone 646-4051 or 646-4213.

**Pacific Repertory Theatre Auditions** — Golden Bough Playhouse, Monte Verde between Eighth and Ninth, Carmel, 10 a.m.-5 p.m. Phone 622-0700.

See CALENDAR page 27



**Carmel Village Theater 625-1200**  
Dolores & Seventh, Carmel  
Closed For Remodeling  
Bargain Matinees Sat & Sun

**Crossroads Cinema 372-4555**  
Crossroads Shopping Center  
Hwy 1 & Rio Road, Carmel  
Bye Bye Love 7:15-9:20  
Shallow Grave 7:30-9:40  
Additional Matinees Sat & Sun

**Dream Theater 372-1331**  
301 Prescott Ave., New Monterey  
Pulp Fiction 7:00-9:45  
The Madness Of King George 5:30-7:45-10:00  
Bargain Prices Daily Before 6:00

**Galaxy Cinemas 655-4617**  
Del Monte Shopping Center  
Hwy 1 At Munras Ave., Monterey  
Forrest Gump 1:00-4:00-7:00-10:00  
Hideaway 12:15-2:45-5:15-7:45-10:00  
Man Of The House 12:30-2:45-5:00-7:15-9:30  
Outbreak 11:45-2:15-5:00-7:45-10:15  
Roommates 12:00-2:30-5:00-7:30-10:00  
Shawshank Redemption 1:00-4:00-7:00-9:45

**Lighthouse Cinemas 372-7300**  
525 Lighthouse Ave., Pacific Grove  
Before Sunrise 4:45-9:25  
Heavyweights 4:30-6:45-9:00  
Immortal Beloved 7:00  
Legends Of The Fall 3:45-6:30-9:15  
Nell 7:00  
The Quick And The Dead 4:45-9:30  
Bargain Matinees Sat & Sun

**State Cinemas 372-4555**  
417 Alvarado St., Monterey  
Candyman II 7:45-10:15  
Just Cause 7:30-9:45  
Losing Isaiah 7:00-9:30  
The Brady Bunch Movie 7:15-9:15  
Additional Matinees Sat & Sun

Occasionally we are unable to obtain movie times prior to publication. Please call the theater for times.

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(R) THX DOLBY  
11:45 2:15 5:00 7:45 10:15  
NO GATS AFTER 6:00 PM

**MAN OF THE HOUSE**  
(PG) THX DOLBY  
12:30 2:45 5:00 7:15 9:30

**HIDEAWAY**  
(R) ULTRA STEREO  
12:15 2:45 5:15 7:45 10:00

**ROOMMATES**  
(PG) ULTRA STEREO  
12:00 2:30 5:00 7:30 10:00

**SHAWSHANK REDEMPTION**  
(R) ULTRA STEREO  
1:00 4:00 7:00 9:45

**FOREST GUMP**  
(PG 13) ULTRA STEREO  
1:00 4:00 7:00 10:00

**SNEAK:**  
**TALL TALE** (PG)  
SAT: 7:15 SUN: 2:45  
(Replaces MAN OF THE HOUSE)

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# CALENDAR

CALENDAR from page 26

**Spring Fling** — Hidden Valley Music Seminars, Carmel Valley Road, Carmel Valley Village, 6 p.m.-12:30 a.m., \$30. Phone 659-2276 or 659-3718.

**Transcendental Meditation with David Rosencranz** — C.G. Jung, 284 Form St., Monterey, 7 p.m., donation. Phone 649-4018.

Sunday/19

## THEATER

**An Enemy of the People** — Indoor Forest Theatre, Mountain View at Santa Rita, Carmel, 2:30 p.m. Phone 624-1531. Through March 25.

**Bullshot Crummond** — Unicorn Theatre, Hoffman at Lighthouse, New Monterey, 8 p.m., \$6. Phone 649-0259 or 375-1120.

**Death of a Salesman** — Golden Bough Playhouse, Monte Verde and Eighth, Carmel, 2:00 p.m., \$12 general, \$8 students/seniors, military, \$6 children under 12. Phone 622-0100 or 622-1700. Through March 28.

**Hughie** — Carl Cherry Center for the Arts, Guadalupe and Fourth, Carmel, 2 p.m., \$10 general, \$8 seniors/students. Phone 646-9478. Through April 9.

**The Sound of Music** — Wharf Theater, Wharf No. 1, Monterey, 5 p.m., \$12 adults, \$5 children. Phone 649-2333. Through April 9.

## MUSIC

**Lori Hoffer, Dennis Murphy & Friends** — Cibo, 301 Alvarado St., Monterey, 8:00 p.m.-12:00 a.m., free. Phone 649-8151.

**Tuleburg Jazz Band** — Monterey Moose Lodge, 555 Del Rey Oaks Road, Monterey, 1:30-5 p.m., \$4 members, \$6 non-members. Phone 484-9029.

**Women's Music Showcase** — Pacific Grove Art Center, 568 Lighthouse Ave., Pacific Grove, 7 p.m., \$8. Phone 373-7379.

## ART RECEPTIONS

**Bruce Ariss and Sam Colburn Dedication** — "Longtimers of the Monterey Peninsula," Santa Catalina School Art Gallery, 1500 Mark Thomas Drive, Monterey, 3-5 p.m.

Please make sure your calendar submissions reach The Pine Cone at noon at least one week in advance of the Thursday publication date in which you would like your submission to appear.

## Answers to Last Week's Puzzle

AZAN	ABYSS	LARK	GASH
SONY	QUOTE	AREEL	ALECTO
TONE	URGER	HEBREW	LETTER
AGE	DAGAMA	TAURUS	DOZENS
RES	ORES	PRISSY	WET DEE
TOA	RIS	HEE	BABOOS
EGG	BASTA	BODE	FLAMENS
RISE	INCUBUS	AIRER	
BATTERING	GARIES	CZAR	HGM
APTITUDE	TESTS	DEANS	IRN
CHARLIE	ISTS	PET	NEC
CIR	ENA	MAS	SEA
ACI	LER	NEWT	HELLENE
TAU	LOTUS	NORTH	ALASKA
ELS	IVAR	SCAPE	CAPRICORN
OBELI	HOMERUN	ATTY	
SLURRED	ASSN	PAEAN	APR
ACETAL	TDS	XTC	GTE
NRA	BAY	MEDUSA	FATE
CANCER	SPIDER	REALE	MNO
OPERAGLASSES	WILTS	VIII	
RESUME	THEDA	INSET	INTR
ARTE	ELSE	NEEDS	MIES

## MISCELLANEOUS

**Homier Tool Sale** — Monterey Fairgrounds, Monterey. Phone 372-5863.

**Monterey Bay Theatrefest** — Custom House Plaza, Maritime Museum and Fisherman's Wharf, Monterey, 9 a.m.-5 p.m. Phone 622-0700.

**MPC Theatre Co. Auditions for "Chicago" and "Sweeney Todd"** — Monterey Peninsula College, Main Stage Theatre, 980 Fremont St., Monterey, 10 a.m. Phone 646-4051 or 646-4213.

**Monterey Peninsula Organ & Keyboard Club Meets** — Monterey Elks Lodge, 150 Mar Vista Drive, Monterey, Social Hour 4 p.m., dinner 5 p.m., concert 6:30 p.m. Phone 772-9907.

**Outstanding Women of Monterey County Awards Ceremony** — Marriott Hotel, Calle Principle St., Monterey, 3-5 p.m. Phone 384-6533 or 755-4499.

See CALENDAR page 32

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Sat. & Sun. 3 pm - 9 pm Lunch/Dinner

THE PEBBLE BEACH

FLOWERS ON THE GREEN

Experience spring in Pebble Beach at our first Flower and Garden Show, Friday, March 24 through Sunday, March 26. Throughout this three-day festival, the industry's foremost experts will host complimentary seminars on topics from arranging orchids to cooking with flowers; from bulbs and bonsais to gifts and garden tips.

Highlighted Events Include:

- **DESIGNS FOR DINING** Featuring 20 beautifully appointed table settings prepared by Tiffany & Co. and prominent local hosts. Saturday and Sunday, 10 a.m. to 5 p.m. at Casa Palmero. Admission is \$10 at the door.
- **IKEBANA INTERNATIONAL & ORCHID SOCIETY DISPLAYS** At Casa Palmero, Saturday & Sunday from 10 a.m. to 5 p.m.

- **MASTER FLORIST FROM THE MET**  
On Sunday we'll serve full tea with Chris Giftos, Master Florist of the Metropolitan Museum of Art in New York City. Mr. Giftos will demonstrate large-scale floral arranging and relay anecdotes about special affairs hosted by the museum. His creations will be auctioned off at the end of the event. Tickets are \$25 in advance.
- **SATURDAY IS "FAMILY DAY"** Featuring a *Mini Rose Parade*, as well as garden and craft workshops all day long. Local school children, marching bands, decorated golf carts will participate in the Parade, which will begin at 10 a.m.

Proceeds from Flowers on the Green will benefit the Monterey County Youth Museum. For a complete three-day schedule of events, please call 625-8501.



# Vocalist Dyer should knock socks off crowd at upcoming show

JAZZ TIDES from page 21

had to cancel its sold-out Mark Murphy concert.

"Mark showed up and slept overnight (at a Carmel inn), but there was no way we could go ahead," said store and station co-owner Gil Wisdom. "Sheriff's deputies ordered us away at 2:30 that afternoon — and even then Alan (partner Alan Schultz) kept broadcasting emergency bulletins for another couple of hours."

Also delayed was tonight's scheduled appearance by Swiss alto saxist George Robert. Both Mark and George will be re-booked soon, as separate events, Gil said.

The Jazz Store's next show will be on Thursday night, March 23 — flutist Kenny Stahl with Smith Dobson (piano), Bryan McConnell (bass), Andy Weiss (drums). Call 624-6431.

"Finally," Gil added last Saturday, "our transmitter was knocked out. Water surrounded that building — five feet deep. The Riverwood area looked like a war zone. We're doing emergency broadcasts over our cable hookup until the tower comes back. Who knows when? This's one more survival test."

## PC Police

Hear them coming? The rat-fast footsteps of the PC Police. So-called political correctness, you see — which says compassion and common sense must be formalized into policy before we'll pay attention.

Today's thesis seems simple enough. If a jazz singer once upon a time flashed lots of pretty leg as part of her performance strategy, and then grew out of the pose when enough skill and confidence had accrued, the leg-flashing past becomes a valid reference. At least theoretically, I can trust I'll not be branded a sexist geek by the PC MPs.

Vocalist Ann Dyer is (dare I say it?) a great-looking

woman. Smart, too — a writer who has worked most effectively as a publicist of jazz happenings in the San Francisco Bay Area.

Back when she did gigs for jazz room manager Teri Waros at the former Sheraton (today's Monterey Marriott), Ann would come out in a black cocktail dress and perch atop a spotlighted bar stool and depend as much on her physical beauty as on interpretive powers. The stool was a plus, in leg men's view, but didn't do a whole lot for her delivery.

I say the above to contextualize. Another factor was her peer group. Jazz singers Madeline Eastman and Kitty Margolis could work in monk's robes and still knock out the crowd. Ann entered the arena somewhat later than they — and, hey, it's a tough marketplace.

Time passed. Ann Dyer fell in with the brash, daring, brilliant (and sometimes "outside") gang gathered round Berkeley High jazz program grad Peter Apfelbaum. This superb multi-instrumentalist and composer — and his ever-searching colleagues — made musical challenges which Ann grew to meet with previously untapped skill and ferocity.

Ann got beyond herself (as artists always must) and found the zone on technique's other side. SF jazz critic Phil Elwood wrote just recently: "Dyer's live performances are wildly exotic, an incomparable audiovisual experience. She's truly a jazz performance artist."

I saw this Ann Dyer on the Garden Stage during last year's Monterey Jazz Festival. In her own terms and as her own woman, she knocked out the crowd. Phil's take is accurate — so why not catch Ann and her band on Monday night at Kuumbwa Center in Santa Cruz?

Shows at 8 and 9:30. It's \$10 advance (Cymbaline Records in downtown Monterey) or \$12 at the door. Ann's special guest: Peter Apfelbaum on sax.

It'll be a CD Release Party. Her first package comes from Mr. Brown Records and features extraordinary saxist Hafez Modirzadeh. (I wish for this gutsy woman much success, and updated promotional photos that reflect a bit more dignity.)

Tomorrow night, you can hear Zytron — the jazz unit fronted by drummer James Zitro. He has worked with John Coltrane, Charlie Hayden, Zoot Sims, Charles

Lloyd, Sonny Simmons, on and on. Special stint by the sitarist Ashwin Batish. Just \$5 per — at the door only.

## Charlie and the dudes

Tonight at Doc Ricketts' Lab near Cannery Row, the KAZU Blues Bash will bring on an admirable crew — Little Charlie and the Nightcats. Starts at 9; door charge of \$8.

(Don't forget that Tuesday means Swing Night with The Swingmasters on the bandstand and dance instruction at 8. Cover of \$3 after 9.)

## Short takes

■ Upcoming at The Catalyst in Santa Cruz: John Mayall (Sunday), Sista Monica (March 31), Los Lobos (April 2), Buddy Guy (April 4). Call 423-1336.

■ Ed Gerhard — he's on the Windham Hill *Guitar Sampler* — will work as an acoustic soloist at 8 p.m. Saturday in Pacific Grove Art Center (PGAC). Door: \$8.

Wonderful players will gather at 8 p.m. Friday at PGAC to celebrate St. Patrick's Day — Amy Krupski, Arnie Bass, Pat Clark, Margie Dally, Marj Ingram, Paulette Lynch, Steve Payne, so many others. Suggested donation: \$10. (For the site's elevator fund to guarantee handicapped access.)

At 7 p.m. Sunday — Women's Music Showcase with Kathryn Warner, Sandy Aeilla, The Copper Women. Door: \$8.

■ Monterey Bay Hot Jazz Society will welcome the Tuleburg Jazz Band on Sunday at Monterey Moose Lodge, 555 Del Rey Oaks Rd. From 1:30 to 5 p.m. — and there'll be local "hot jazz jammers" as well. Members \$4, guests \$6, registered jammers free.

■ The Fishery in Monterey now has trio jazz on Tuesday, Wednesday and Thursday nights starting at 7:30. Drummer Bill LePine and bassist Bryan McConnell work with various pianists.

■ Singer-guitarist Lynn Zanetta will play Tillie Gort's in Pacific Grove beginning at 8:45 p.m. Saturday. Her first album was produced and financed by actress Linda Evans, who heard Carmel native Zanetta in Colorado. All ages; no cover.

## THEATER REVIEWS ...

### ■ 'An Enemy of the People'

ENEMY from page 21

Ibsen wrote the drama in 1882, yet the problems it sets forth are fresh and current today. For example: Does a man's responsibility belong first and foremost to his immediate family's prosperity, or shall he sacrifice this, if need be, to the greater good?

Dr. Stockmann (obviously Ibsen's voice) struggles with this and other questions in his attempt to alert and unsuspecting populace to the dangers which lurk in the municipal water supply. His is an unpopular cause, for the proposed Municipal Baths promise to put the town "in the black" financially, and in the limelight nationally. And so he fights an increasingly difficult battle with his relatives and neighbors as, one by one, they capitulate to expediency and profit.

Bob March portrays Dr. Stockmann with conviction and energy. His argument with his lifelong nemesis, his brother Peter, forms the crux of the conflict. Herb Wiesenfeld is the Mayor, as immovable in his own way as is his more idealistic brother. Each is uncompromising, and therein lies the drama.

Doris Silver is a strong and sympathetic Mrs. Stockmann, standing beside her crusading husband in the face of ruin, joined in this by her daughter Petra, a liberated woman before her time (Ibsen is famous for these!), played convincingly and charmingly by Bryce Parker.

In the crucial role of the turncoat Editor Hovstad, Peter M. Eberhardt is very good indeed. James Goffard lends his fine voice and presence to the part of Mr. Kiil, the "old badger" who holds the key to Stockmann's final decision.

Lest we grow smug over these unenlightened proceedings, we have only to look the Jan. 16, 1995 issue of New York Magazine, the cover story of which is "How Safe is Our Water?"

'An Enemy of the People' repeats at 8 p.m. Thursdays, Fridays and Saturdays and at 2:30 p.m. Sundays through March 25 at the Indoor Forest Theatre, in Carmel. More information/reservations: 624-1531.

### ■ 'Death of a Salesman'

SALESMAN from page 21

Willy's existence is clearly demonstrated in his interpretation of the role. As Linda, Willy's long-suffering wife, Susan Stuart projects faithfulness, and her relationship with her husband and sons rings true.

Peter Reynolds plays Happy, the son who has swallowed the American Dream whole from his father's serving plate, only to fall short in Willy's eyes. Reynolds' Happy is self-centered, likeable, dishonest; a proper salesman!

John Rousseau is Biff, the son Willy cannot see for what he really is. He has projected an image of Biff upon his inner eye, and nothing in the reality of his son's life will deter him from this idealized view. Rousseau projects Biff's confusion and ultimate enlightenment with conviction and power.

Ron Cohen is utterly convincing as Charley, the successful, down-to-earth neighbor whom Willy would emulate, if only he knew how. Charley is, at times, the voice of the playwright, and Cohen carries the message well.

Uncle Ben, the adventurous older brother whom Willy cannot fathom, is elegantly played by Harrison Shields. Michael Jacobs is well-suited to the role of Bernard, Charley's studious, un-athletic son, not "well-liked" enough, by Loman standards.

The supporting cast all do very professional jobs. Technically, the show is quite good, with a nice Millerian Brooklyn set by Steve Judge, who is also the show's lighting designer.

Altogether, an auspicious beginning for the Pacific Repertory Theatre and the new-old Golden Bough, which is now a comfortable, spacious playhouse with good sight lines and acoustics.

'Death of a Salesman' stages at 7:30 p.m. Fridays and Saturdays and at 2 p.m. Sundays through March 26. More information or reservations may be obtained by calling 622-0700 or 622-0100.

Joan Swartz Paonessa is a former theatrical director who resides on the Monterey Peninsula. She contributes theater reviews frequently to The Pine Cone.

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To ask about space on this page call 624-0162. Surprisingly low rates!



## Exhibition showcases Peninsula's artistic 'longtimers'

By SUE BARTON

**THE LONGTIMERS** of the Monterey Peninsula: *Lives Devoted to Art* exhibition, which opened last Sunday in the Santa Catalina School Art Gallery, takes on several different dimensions thanks to the show's curator, Ilene Tuttle.

Tuttle's background as an arts consultant — including stints as director of the Monterey Bay Aquarium Art Gallery, coordinator of the Monterey Peninsula Museum of Art's "Museum on Wheels" traveling art education program, and coordinator of the Monterey Conference Center Art Commission — spans 23 years. She is currently director of the Monterey Peninsula Airport's "Art at the Airport" program.

For *Longtimers*, she has conceived an exhibition which includes not only finished works by participating artists, but their sketchbooks, photographs, memorabilia and a film, produced in 1993 by Marie Wainscoat and Paul Boczkowski. The film documents the lives and accomplishments of the exhibition's artists, all between the ages of 70 and 100 — "longtimers."

The exhibition is dedicated to Bruce Ariss and Sam Colburn, who died last year and whose work is featured in the



PHOTO/BETH PENNEY

This mural (right) by the late Bruce Ariss is a permanent fixture on Cannery Row.

gallery.

Also included in the show are works by Dorothy Bigger, Eve Tartar Brown, Virginia Conroy, Eldon and Virginia Conroy Dedini, Elwood Graham, Nancy Johnson, Jean Kellogg, Rosa Loesch,

Gordon Newell and Emile Norman — all over age 70, thus "longtimers."

The artists' pieces in a variety of media — stone, wood, paint among them — are on view in a stunning array.

Virginia Conroy Dedini's "Chaucer's

bition "...opens the studio doors of 12 of the Monterey Peninsula's most venerated and dedicated artists for a small glimpse of their creative legacy.

"These standard bearers of our community's cultural heritage are a sin-

*(These artists are) talented, prolific... opinionated and inspired. Collectively, they represent the artistic soul of our region.*

— Curator Ilene Tuttle

Angel," for example, is a papier mache and "found" materials figure that has been a companion at Conroy Dedini's easel for some 30 years.

Kellogg's work is accompanied by a photograph of the artist with former president Herbert Hoover. There's also a Chinese block and stick dating from the 1940s, when she studied ink wash painting techniques with Yasuo Kuniyoshi at the Art Students League of New York.

According to curator Tuttle, the exhi-

gular lot: talented, prolific, generous, opinionated and inspired. Collectively, they represent the artistic soul of our region."

'Longtimers' will run through April 23 in the Santa Catalina School Art Gallery, located in the library. The exhibit is open seven days a week. More information: 649-3056.

Free-lance writer Sue Barton is a frequent contributor to *The Pine Cone*. She lives in Pacific Grove.

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Friday, March 10, 1995

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\* Your dinner includes a glass of wine from the featured Mirassou Winery.

\$23.95 per person, plus tax

#### THIS WEEK'S ENTERTAINMENT:

Friday, March 17- Ruby Rudman at the Piano  
Saturday, March 18 - Buddy Jones

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## TOP HATS!



Roxana Keland's depiction of a delicate, graceful hat can be seen in the exhibition.

## Marjorie Evans Gallery opens show celebrating simple beauty of hats

**HAT TRICKS**, an exhibition of photographs by Roxana Keland and paintings by William Keland, is now on view in the Marjorie Evans Gallery at Sunset Cultural Center through March 30.

Based on the single image of the hat, the show features recent work by these two artists, who are married to each other and live in Pacific Grove.

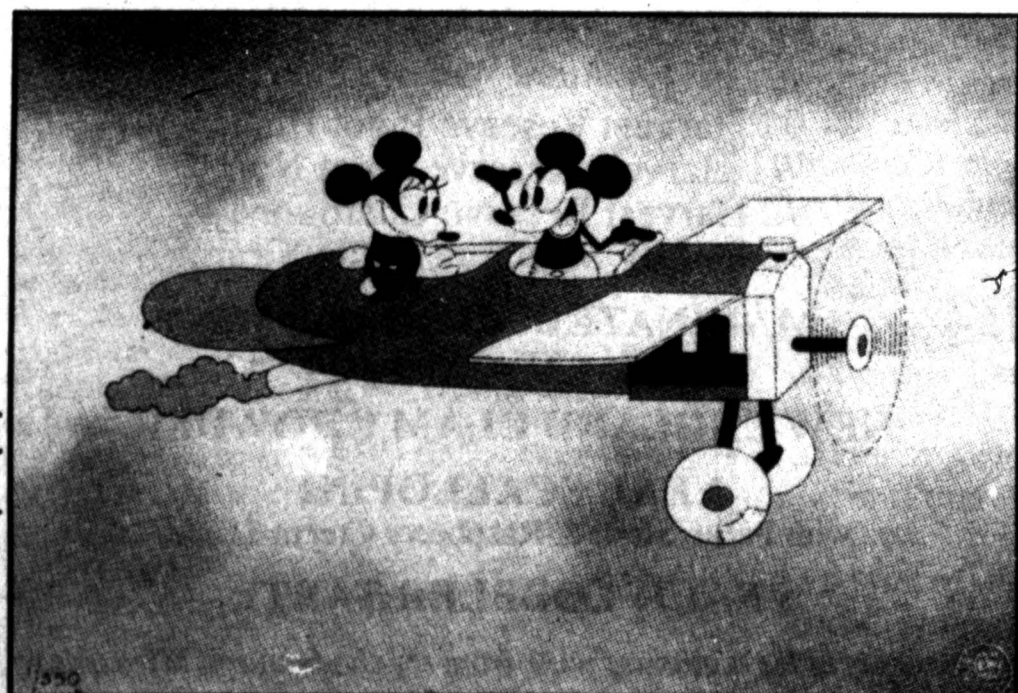
Both have exhibited work in local galleries, including the Monterey Peninsula Museum of Art and the Pacific Grove Art Center, as well as galleries in other states.

More information may be obtained by calling: 624-3996.

### CYPRESS GALLERY

Featuring John Haynes, Jack Faycox, William McAllister, Louise Bennett & John Gamble  
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Dolores between 5th & 6th 624-9501

## You are cordially invited to attend "The Walt Disney Studios Animation Art Traveling Exhibition"



"FIRST FLIGHT" HAND-INKED, HAND-PAINTED CEL FROM PLANE CRAZY 9" x 12"

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The exhibit will be open to the public  
from March 19th through April 1st

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CARMEL, CA 93922

## Gibson Gallery of Animation presents Disney Studios cels

■ All pieces are hand-painted and limited-edition.

AN EXHIBIT of Walt Disney Studios animation art opens Saturday at the Gibson Gallery of Animation, located at San Carlos and 7th in Carmel.

The show, presented in conjunction with Disney Art Editions, includes hand-painted limited-edition cels representing more than 70 years of classic Disney animation art.

Disney Art Editions publishes and curates the animation art of Walt Disney Studios. It is the channel through which the Studios release their prized collection of images to the art marketplace and the means by which the Walt Disney Co. preserves its art portfolio.

The exhibition features art from classic 30s and 40s cartoon shorts starring Mickey Mouse, and from feature films like *Snow White* and the

*Seven Dwarfs*, *Fantasia* and *The Lion King*.

Two serigraphs are also included in the show: Carl Barks' *Golden Fleece* (an illustration derived from Disney's Uncle Scrooge McDuck comic books) and landscape artist Eyvind Earle's *Sleeping Beauty Countryside* (a conceptual rendering for Disney's *Sleeping Beauty* film).

Barks is a widely known comic book artist and played a major role in the creation of the Uncle Scrooge McDuck comics. Earle was responsible for the art direction in the film *Sleeping Beauty*.

The gallery is open from 10 a.m. to 6 p.m. Monday through Saturday and from 10 a.m. to 5 p.m. Sunday.

The Disney art can be seen through April 1. More information: 624-9296.



'First Love,' a hand-painted cel from 'The Lion King.'

## David Cushing Fuess' 15th one-man exhibit comes to PG

PHOTOGRAPHER AND Carmel resident David Cushing Fuess opens his 15th one-man show with a reception from 6 to 9 p.m. Tuesday, the Spring Equinox, at the Pacific Grove Camera Exchange, located at 551 Lighthouse in Pacific Grove.

The show, featuring standing stones and sacred stone circles from England, Scotland and Ireland, gives the viewer

an inside look at Stonehenge, Avebury, the Callanish Stones, The Ring of Brodgar, the burial site of New Grange, and images of Ayers Rock in Australia.

Fuess holds a master's in Chinese history and is the former editor of *The Wall Street Journal*.

The photographs will be on view through April 21.

More information: 372-6699.

## AUDITIONS

### 17th Annual Festival of Firsts

#### "DAMAGED GOODS"

A Romantic Comedy by Rich Orloff

Directed by Robin McKee

March 25, 1995 10:00 am - 2:00 pm

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• Male/Female Couple - 30's

Male/Female Couple - late 60's, mid 70's

Actor stipends available • Opening late April

INFORMATION CALL 624-3996



# Current Art Exhibits

**Alvarado Gallery — "Cannery Row: Reflections of the Past,"** Pat Hathaway photograph collection, Monterey Conference Center, One Portola Plaza, Monterey. Phone 646-3770. Through March 31.

**Amber Studio of Art — John Cowan and Nicholas Cornea,** acrylics/sculpture, The Mall, San Carlos between Fifth and Sixth, Carmel. Phone 624-6911. Through May 31.

**Big Horn Galleries — "An American Marine Legacy"** mixed-media, 26390 Carmel Rancho Lane, Carmel Rancho. Phone 625-2288. Through March 18.

**Carl Cherry Center for the Arts — Annual High School Art Exhibit and Monterey County Cultural Council Student Sculpture Competition Winners,** mixed media, Guadalupe and Fourth, Carmel. Phone 624-7491. Through March 24.

**Carmel Art Association — George DeGroat,** paintings, Dolores between Fifth and Sixth, Carmel. Phone 624-6176. Through April 4.

**Carmel Foundation Hallway Gallery — Elizabeth Palmer's Students,** mixed-media, Lincoln and Eighth, Carmel. Through March 31.

**Carmel Poster Gallery — "Garden Gates of Carmel,"** posters, The Barnyard, Carmel Rancho. Phone 625-4404. Through March 25.

**Carmel Valley Manor — Ronald E. Bean,** watercolors, 8545 Carmel Valley Road, Carmel Valley. Phone 626-4780. Through April 1.

**Center for Photographic Art — Jack Welpott,** black and white silver prints, Sunset Center, San Carlos and Ninth, Carmel. Phone 625-5181. Through April 14.

**Coast Gallery — Raphael Montoliu,** paintings, Coast Gallery, 17-Mile Drive, across from The Lodge at Pebble Beach. Phone 624-2002. Through April 1.

**Fireside Lobby Gallery — Brad Cole,** photography, Highlands Inn, Highway 1 south of Carmel. Phone 624-3801. Through April 30.

**Graphic Traffic — John Cowan,** paintings, Carmel Plaza, second level, Mission and Ocean, Carmel. Phone 624-6911. Through April 30.

**Henry Miller Library — Bob Nash,** drawings, ceramics, writings, Highway 1, Big Sur. Phone 667-2574. Through March 18.

**Monterey College of Law — Suzanne Rumbaugh and Ken Wiese,** photography, sculpture, 404 Franklin St., Monterey. Phone 659-3933. Through April 30.

**Monterey Peninsula Airport — "Wish You Were Here: Historic Hotels of Monterey County — 1870-1930,"** photography, Olmstead Road off Highway 68, Monterey. Phone 624-7910. Through June 18.

**Pacific Grove Art Center — Monterey Peninsula Art Foundation Exhibit,** mixed-media, Ervin Somegyl, photography, 568 Lighthouse Ave., Pacific Grove. Phone 375-2208. Through March 25.

**Pacific Grove Camera Exchange — "Standing Stones" by David Cushing Fuess,** standing stones and sacred stone circles, 551 Lighthouse Ave., Pacific Grove. Phone 372-6699. Through April 21.

**Morse Fine Arts Center — Chantal Menser and Peggy Alomas,** drawing, painting, clay sculpture, Robert Louis Stevenson School, Pebble Beach. Phone 626-5310. Through April 14.

**Raven in The Grove — "The Faces of Empowerment" by Elaine Cimino,** oil portraits, 505 Lighthouse Ave., Suite 103, Pacific Grove. Phone 649-6057. Through April 10.

**Santa Catalina School Art Gallery — "Longtimers of The Monterey Peninsula" a dedication to Bruce Ariss and Sam Colburn,** paintings, 1500 Mark Thomas Drive, Monterey. Phone 655-9300. Through April 23.

**Seaside City Hall Gallery — Annual Youth Art Competitive Winners,** mixed media, 440 Harcourt, Seaside. Phone 899-6270. Through March 31.

**The Gibson Gallery of Animation — "The Walt Disney Studios Animation Art Traveling Exhibition,"** San Carlos and Seventh, Carmel. Phone 624-9296. Through April 1.

**three spirits gallery — John Dillon,** acrylics and Sonia Cook, photography, 17th between Lighthouse and Central, Pacific Grove. Phone 649-6233. Through March 31.



This oil by William R. Davis can be seen at Big Horn Galleries through Saturday.

**Thunderbird Bookstore — Robert R. Hewitt,** acrylics, The Barnyard, Carmel Rancho. Phone 373-2549. Through March 27.

**Barnes,** watercolors, Forest Hill Manor, 551 Gibson St., Pacific Grove. Phone 657-5203. Through March 31.

**Venture Art Gallery — March Harmonies,** Doubletree Hotel, Two Portola Plaza, Monterey. Phone 372-6279. Through March 31.

**Zantman Art Galleries — Don Clausen,** abstract expressionist, Sixth and Mission or San Carlos (two locations), Carmel. Phone 624-8314. Through March 31.

**Vest Pocket Gallery — John**



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# CALENDAR

CALENDAR from page 27

Monday/20

## MUSIC

Pete Anderson — Doc Ricketts', 95 Prescott St., Cannery Row, Monterey, \$6/7. Phone 649-4241.

## LECTURES

Tarot — "Transformational Tarot" by Jennifer Clark Walker, Whole Life Center, The Barnyard, Carmel Rancho, 7 p.m., \$5. Phone 624-1803.

## MISCELLANEOUS

Book Talk — "Habitations of the Great

Coddess" by Cristina Biaggi, Raven in the Grove, 505 Lighthouse Ave., Suite 103, Pacific Grove, 7 p.m., free. Phone 649-6057.

Annual Children's Art Show — Bay School, Highway 1 South of Carmel, 6 to 9 p.m. Phone 624-8275.

Fashion Show — Carmel Woman's Club, San Carlos and Ninth, Carmel, 11:30 a.m., \$20. Phone 625-1284 or 624-2463.

Retired Federal Employees Meeting — La Fontana Restaurant, 2030 N. Fremont St., Monterey, 11:30 a.m. Phone 394-9603.

For a list of weekly, ongoing events, please see back page.

28.

Overruled — Big Sur River Inn, Highway 1, Big Sur, 8 p.m., \$6 dinner patrons, \$10 show only. Phone 625-5255. Through April 14.

## MUSIC

J.B. & the Nightshift — Cibo, 301 Alvarado St., Monterey, 8:30 p.m.-12:30 a.m., free. Phone 649-8151.

Monterey String Quartet — Colton Hall, 351 Pacific Ave., Monterey, 8 p.m., \$5. Phone 646-5640.

Peter B. Hawes Memorial Concert — Church of the Wayfarer, Lincoln and Seventh, Carmel, noon.

Ras Aloe and the Procrastinators — Doc Ricketts', 95 Prescott St., Cannery Row, Monterey, 9 p.m., \$3. Phone 649-4241.

## MISCELLANEOUS

Wharf Theater Auditions — Wharf Theater, Fisherman's Wharf, Monterey, 7:30-9 p.m. Phone 649-2332 or 372-1373.

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Tuesday/21

## MUSIC

Lori Hoffer, Dennis Murphy & Friends — Cibo, 301 Alvarado St., Monterey, 8:30 p.m.-12:30 a.m., free. Phone 649-8151.

Swing Night — Doc Ricketts', 95 Prescott St., Cannery Row, Monterey. Phone 649-4241.

## LECTURES

Life Experience — "Bruised by Life? Turn Life's Wounds into Gifts" by Kathleen O'Connell, Whole Life Center, The Barnyard, Carmel Rancho, 7 p.m., \$5. Phone 624-1803.

Pine Forest — "Natural History of Monterey Pine Forest" by Nikki Nedeff, Pacific Grove Museum of Natural History, Forest and Central, Pacific Grove, 7:30 p.m. Phone 646-1034.

## MISCELLANEOUS

1995 Community Job Fair — Monterey Conference Center, One Portola Plaza, Monterey, 9 a.m.-noon, free. Phone 422-4731.

Wednesday/22

## THEATER

La Bete — Circle Theatre of the Golden Bough, Casanova between Eighth and Ninth, Carmel, 7:30 p.m., \$12 general, \$8 students/teachers/seniors/military, \$6 children 12 under. Phone 622-0700. Through March

## MPC Theatre Co. slates auditions this weekend

AUDITIONS FOR Monterey Peninsula College Theatre Co.'s production of *Someone Who'll Watch Over Me* will be held at 7 p.m. Friday and at 11 a.m. Saturday in the SRO Theatre at MPC.

Director Nick Zanides is seeking one male between the ages of 30 and 50. The role requires an Irish accent.

The play will be staged June 22 through July 22 at York School. Information: 659-7624.

# THE NEW YORK TIMES MAGAZINE CROSSWORD PUZZLE

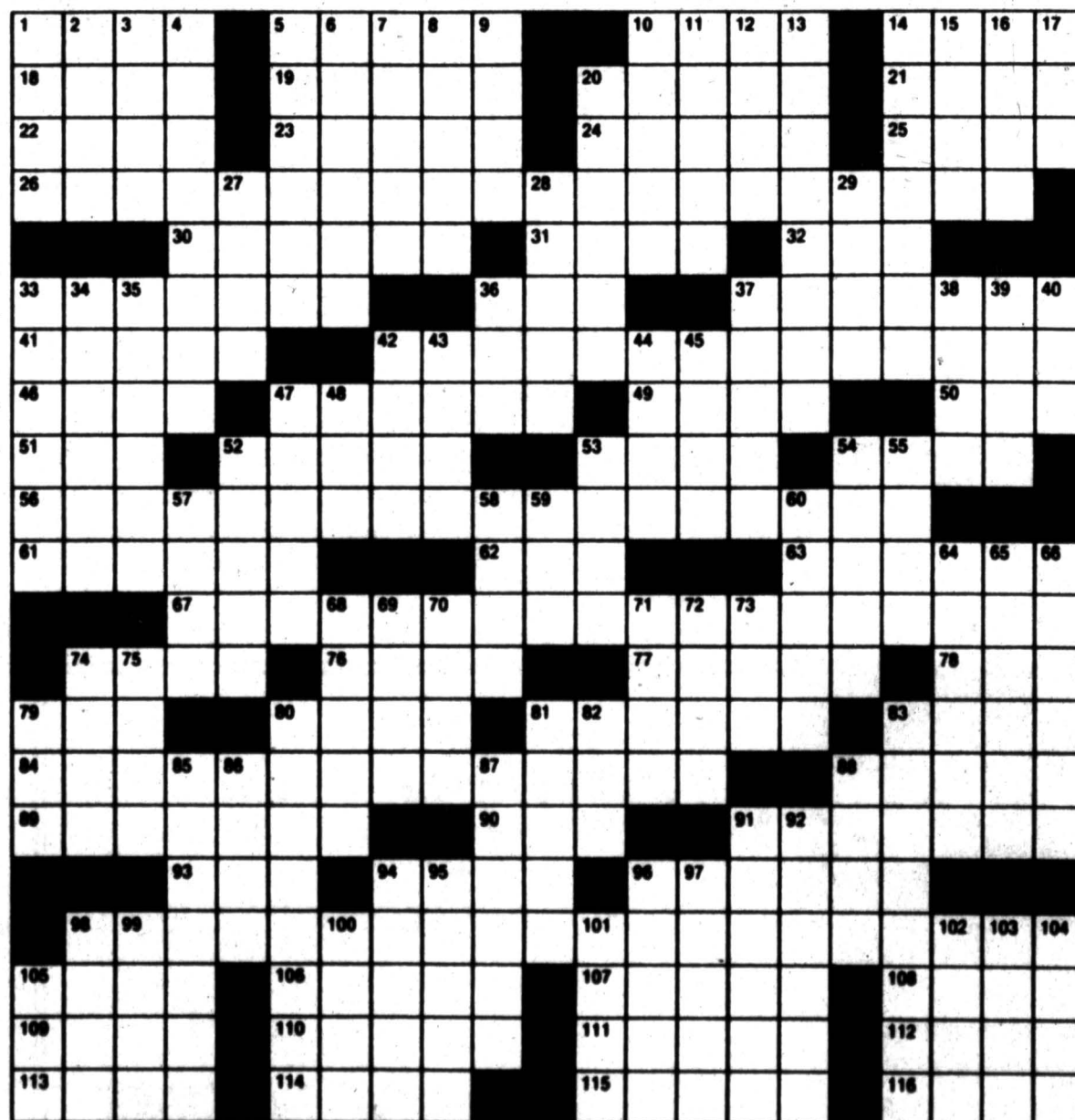
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## BUREAUCRATICALLY SPEAKING

BY ALEX AND VICTORIA BLACK / EDITED BY WILL SHORTZ

- |                                 |  |                             |  |
|---------------------------------|--|-----------------------------|--|
| ACROSS                          | 53 Exfoliate                               | 112 1967 folk album         | 36 Secure                              |
| 1 Liquor shop order             | 54 Idiosyncrasy                            | 113 Something to break into | 37 Kind of dog                         |
| 5 Apple variety                 | 56 Parachute attacks                       | 114 Opposite of alway       | 38 Regulus's constellation, with "the" |
| 10 Carson predecessor           | 61 Store fodder                            | 115 Nudges                  | 39 Thin                                |
| 14 Bag, in dialect              | 62 Sushi offering                          | 116 Individual figure       | 40 Hill dweller                        |
| 18 One of the Bowls             | 63 Shaky start?                            | DOWN                        | 42 Author Behn                         |
| 19 Exemplary                    | 67 Wristwatch                              | 1 Minimum wage              | 43 Spumante source                     |
| 20 "— when?"                    | 74 Ornerly fellow                          | 2 Goddess of gentle winds   | 44 Juice server                        |
| 21 Final notice                 | 76 Heart-to-heart                          | 3 Tito, e.g.                | 45 "Good night, —" (old TV sign-off)   |
| 22 Nest eggs, for short         | 77 Indispensable                           | 4 Right of passage          | 47 Comparatively likable               |
| 23 Softly                       | 78 Literary initials                       | 5 It comes as a shock       | 48 Follicles have them                 |
| 24 Kind of dish                 | 79 What "—" means: Abbr.                   | 6 Activities                | 52 Vexes                               |
| 25 Give the slip to             | 80 "Easy to Be Hard" musical               | 7 Early TV's "— With Judy"  | 53 It gets a tanning                   |
| 26 Potholes                     | 81 Webster, for one                        | 8 Repairs                   | 54 Pay obeisance                       |
| 30 Makes one                    | 83 Roman ethicist                          | 9 Gin flavoring             | 55 "The doctor —"                      |
| 31 Grays                        | 84 Utility bill                            | 10 Slice                    | 57 Rewards for waiting                 |
| 32 Wine holder                  | 88 Timekeeper, of sorts                    | 11 Pro's foes               | 58 Without water                       |
| 33 Claims                       | 89 Encroachments                           | 12 Port north of Haifa      | 59 French preservative                 |
| 36 Part of the familia          | 90 — Brainard, the Absent-Minded Professor | 13 Create the wheel?        | 60 Sesame Street dweller               |
| 37 Addition to a letter         | 91 Intellectualizes                        | 14 Tactful                  | 64 Prefix with sphere                  |
| 41 First name in hotelkeeping   | 93 Bus depot abbr.                         | 15 Penetrating wind         | 65 Overcoat material                   |
| 42 Manicurist                   | 94 Belt                                    | 16 1930 hit "The — Waltz"   | 66 Bean and others                     |
| 46 Projecting angle             | 96 Detects                                 | 17 It starts in juin        | 68 Bushels                             |
| 47 Lasso parts                  | 98 Dust                                    | 20 Tap                      | 69 Home to 19 Congressmen              |
| 49 Iota                         | 105 Hatcher of "Lois & Clark"              | 27 Prefix with dose         | 70 Pusher's pursuer                    |
| 50 Thunder Bay locale: Abbr.    | 106 False front                            | 28 Goes belly up            | 71 Sculptor Mestrovic                  |
| 51 Schoenberg's "— to Napoleon" | 107 Hearing enabled                        | 29 Muslim judge             |  |
| 52 Engross                      | 108 Plant pod                              | 33 Bookcase site            |  |
|                                 | 109 Cereal choice                          | 34 Heavy                    |  |
|                                 | 110 Over                                   | 35 Hardly partygoers        |  |
|                                 | 111 Admiral Byrd book                      |                             |  |

Answer to last week's puzzle on page 27



- |                              |   |                          |                                |
|------------------------------|---|--------------------------|--------------------------------|
| 72 Fly catcher               | 82 Flushed                                | 91 Fresh                 | 99 Neighbor of Armenia         |
| 73 W.W. II area: Abbr.       | 83 Winter melons: Var.                    | 92 Escapes               | 100 Ancient writing            |
| 74 40's boxer Billy          | 85 Brisk, as business                     | 94 Nasty                 | 101 Come by                    |
| 75 Word with friendly or fee | 86 Uniforms                               | 95 North Sea feeder      | 102 Suit material, perhaps     |
| 79 leoh Ming —               | 87 Having a single foot                   | 96 Warmed-over           | 103 Miss Cinders of old comics |
| 80 #1 on a table             | 88 — State (David Letterman's alma mater) | 97 Some Surrealist works | 104 Groove                     |
| 81 Physics particle          |   | 98 Pertaining to flight  | 105 Cable net                  |



## Lovely yet lethal



Crown-of-thorns sea stars, now at the Monterey Bay Aquarium, use their poisonous spines for self-defense.

## 'Deadly Beauties' exhibition opens Friday at aquarium

SOME OF the most poisonous sea creatures found on tropical coral reefs can be seen beginning Friday in the Monterey Bay Aquarium's new "Deadly Beauties" exhibition.

"Deadly Beauties" takes up 6,000 square feet of floor space with more than two dozen coral reef species that use poison for defense, to capture prey or which can poison people who eat them.

"Deadly Beauties" is available for viewing through Jan. 1, 1997. Information: 648-4888.



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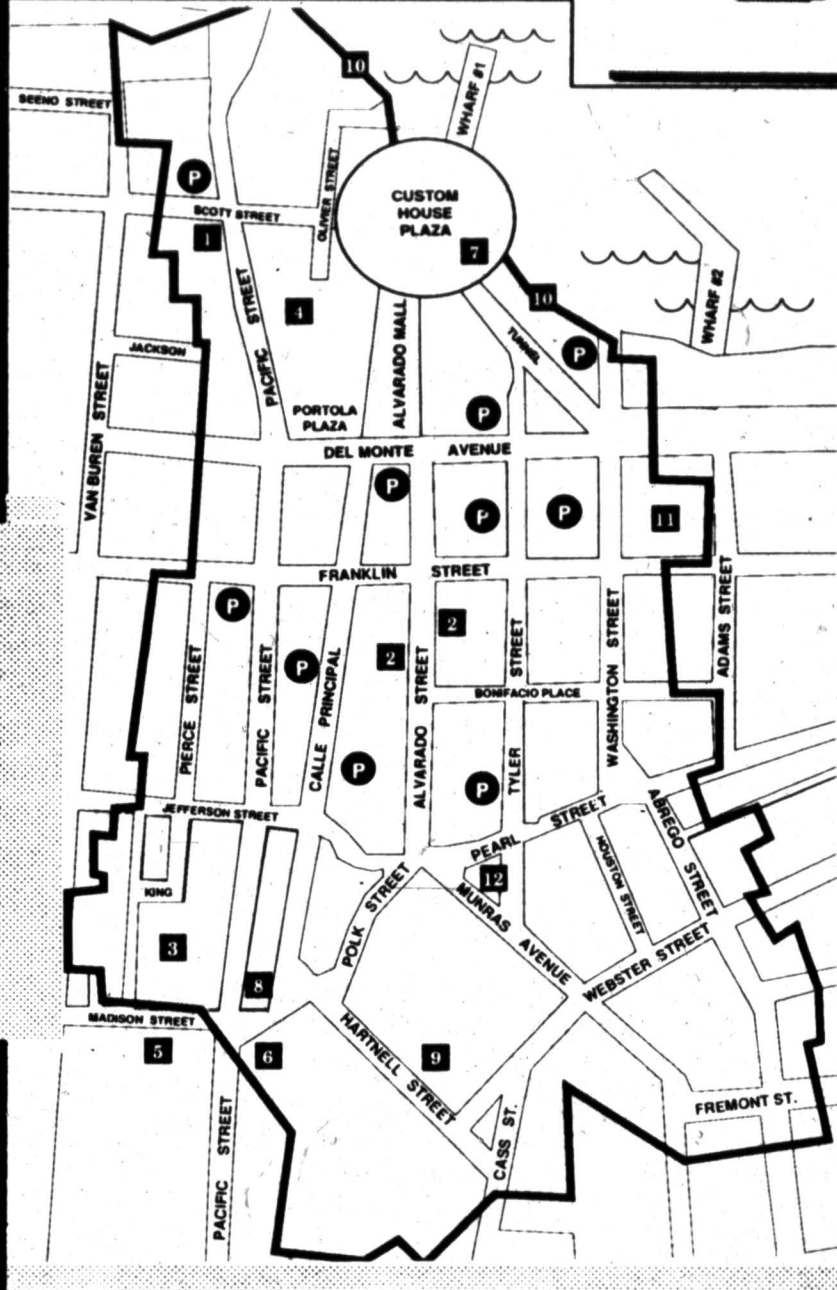
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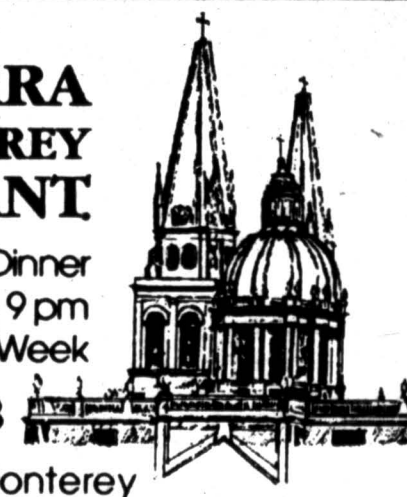
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# Kickbacks on rise with state's slumping mortgage market

LAST DECEMBER, an eager mortgage banker in Northern California sent out a flyer to local real estate offices promising to pay \$100 to Realtors for each home loan borrower referred to him.

Harmless?

No, say federal housing officials, if the banker actually paid fees for home loans originated by federally-regulated banks, or by lenders who sell their loans into the secondary mortgage market, which characterizes most mortgages.

Such a practice is considered an illegal kickback punishable by up to one year in jail and a \$10,000 fine. And according to federal officials and real estate industry observers, the practice is becoming more common in California as lenders scramble to capture a shrinking supply of home loans brought on by the sudden rise in mortgage interest rates last year.

The total number of home loans that originated here in the last quarter of 1994 fell 54 percent from the same period in 1993, according to Dataquick Information Systems in La Jolla.

"You have the same number (of lenders) seeking fewer loans, and this competition prompts some to cross the legal line," said U.S. Department of Housing and Urban Development executive David Williamson,



## California Trends

By BRADLEY INMAN

who is charged with regulating loan practices.

### 'The worst state'

Currently, HUD has 100 investigations going in California, where "a great number of allegations and complaints come to our office" — prompting Williamson to characterize California as "the worst state" when it comes to violations of laws that govern real estate kickbacks.

The federal Real Estate Settlement Practices Act, commonly referred to as RESPA, flows from a simple consumer protection theory. Kickbacks steer consumers toward a particular lender or title company without regard to the most competitive loan or title policy for the borrower.

Kickbacks are becoming more sophisticated, ac-

ording to Williamson, and buyers and borrowers are often oblivious to how, when and where they occur. For example, Realtors rent out space to mortgage brokers and charge excessive rent in exchange for the agent referring business to the lender. In a quid pro quo for home loan referrals, the mortgage broker routinely pays for the real estate agent's advertising or pays the Realtor a monthly consulting fee for doing nothing but referring business.

### Incentives for kickbacks

Title companies give real estate agents fax machines, computer equipment and vacations to Las Vegas or Hawaii in exchange for referring title insurance business, and some lenders offer a raft of goodies to mortgage brokers who steer business to them, according to Williamson.

"California has been a challenging state for us," said Williamson, who is director of RESPA enforcement for HUD. One explanation is that real estate agents and brokers here are confused by state and federal law. State statute permits referral fees if they are disclosed to the borrower before the close of escrow.

Nevertheless, "federal law prevails and it is still illegal," implored Williamson.

Late last year, HUD sent a letter to the State Attorney General, local district attorneys and the Departments of Real Estate and Insurance, trying to better coordinate RESPA enforcement in the state. This has led to more cooperation among the agencies and should help HUD in its current investigations, which Williamson said could lead to a "major an-

See INMAN page 36

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### CARMEL HIGHLANDS STEAL

Located in one of the most desirable areas of Carmel Highlands, within walking distance of the Highlands Inn, is this 1/4 acre lot that is level with some filtered ocean views. It's a STEAL, so call us today for details and location of this most unique property that won't last for long!!

Exclusive Listing at \$36,000.

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FERN CANYON ROAD (Adjoining North of Highlands Inn)

# REAL ESTATE

## HOME & GARDEN

A special supplement to The Carmel Pine Cone and Monterey Peninsula Visitors Review.

TO BE PUBLISHED  
THURSDAY, MARCH 30

Attention!...Real Estate  
Agents...Contractors...Remodelers  
...Financial Institutions  
...Interior Designers...Home Furnishings  
& Accessories Businesses  
... Yard Design & Maintenance Services

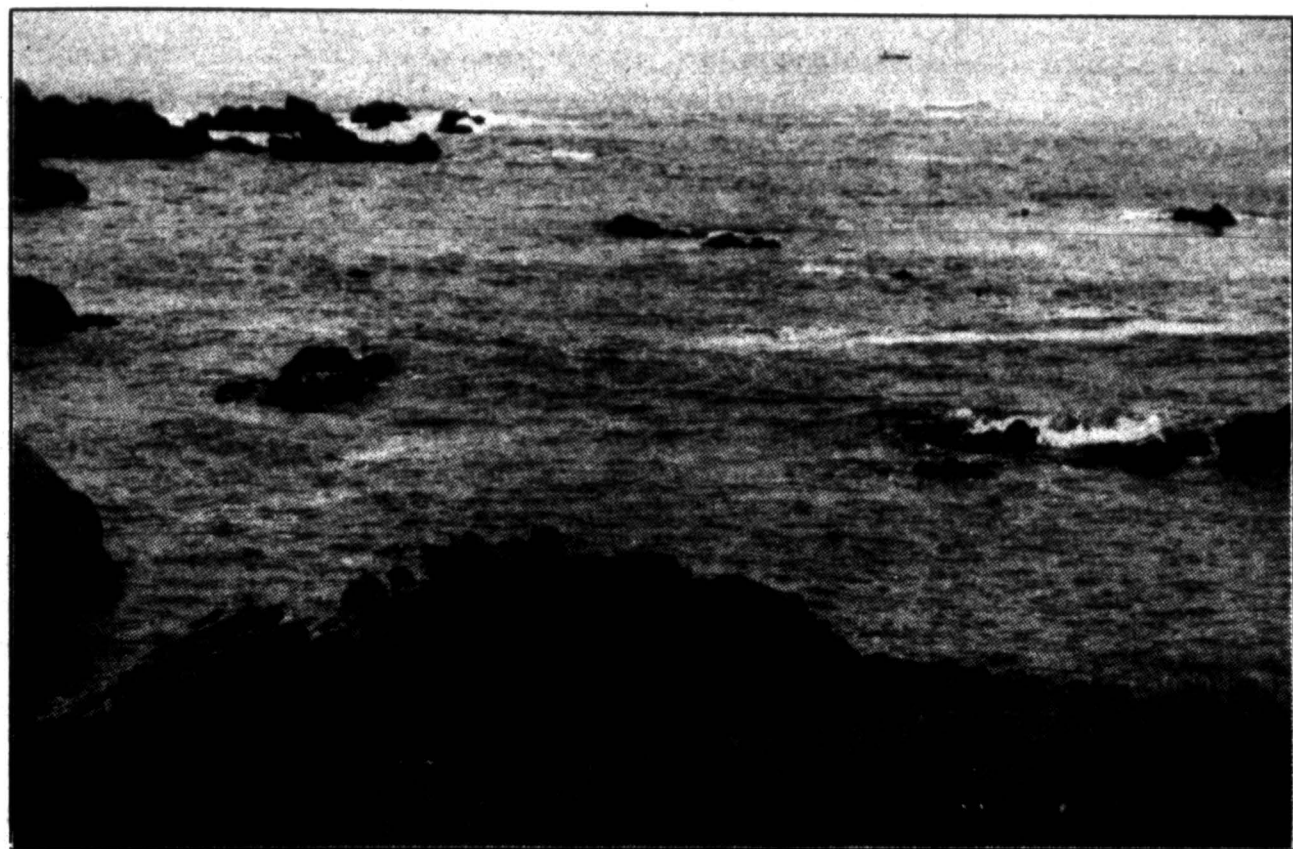
In addition to ad space, each advertiser will be entitled to a FREE editorial feature by a Pine Cone staff writer. Advertisers may submit a photo to go with their feature or have a professional photo taken at a cost of \$25. Advertisers who wish to supply their own editorial write-up and/or photo must do so by the editorial deadline for this edition: WED., MARCH 22.

AD SPACE RESERVATION DEADLINE: FRIDAY, MARCH 17  
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TO RESERVE YOUR AD SPACE CALL A DISPLAY ADVERTISING REP AT 624-0162



# HOUSE OF THE WEEK



Here's a look at the view from this Pebble Beach property.

## Beckoning PB property on the water's edge

OUR "HOUSE of the Week" is presently under construction and one look above will give you an idea of the unparalleled view!

Now that we've got you intrigued, we can tell this ocean front property is on the 17-Mile Drive in Pebble Beach and is level to the water's edge. Your very own beach front.

This emerging Mediterranean Villa, across from Crocker's Grove, covers 2.36 acres of unmatched beauty. There are only 28 ocean-front properties in Pebble Beach and this is the only one available. Plus it's on the market for the first time. A rare opportunity.

■ Contact: Ocean Avenue Realty, 625-1343.

## Lawn care — it's that time of year to 'spring' into action and fertilize

By ELLEN HENKE

IT'S TRUE — lawns do go crazy in the spring.

After their long winter dormant period, the grass seems to burst from the ground, growing so quickly you'd swear you could stand there and watch it happen. But you needn't go crazy trying to keep up.

Even though it may seem like a silly thing to do when your grass is already growing almost faster than you can cut it, spring is one of the two best times of the year to fertilize. Feeding your lawn in late spring, about a month after it starts growing, puts back some of the nutrients used up in that first flush of growth.

When you fertilize your lawn, keep a few basic tips in mind.

■ Use a fertilizer with a 3 to 1 to 2 ratio — that's three parts nitrogen, one part phosphorus and two parts potassium. Nitrogen promotes grass blade growth and helps keep your lawn a healthy green color. Phosphorus encourages healthy root development. Potassium helps fight disease.

■ Follow the application instructions on the fertilizer bag. Use a spreader and select your settings carefully. Be sure to spread your fertilizer evenly so there are no excess deposits of mixture that will draw moisture out of grass plants. This is called "burning" and can cause your grass to turn yellow or brown.

■ A good method of spreading fertilizer is to set the machine to one-half the desired rate, then criss-cross the lawn like a checkerboard, spreading half in one direction, half in the other direction.

Spring is also a good time to check out your mower and get it ready for the busy season. Be sure all nuts and bolts are tight and all safety equipment is in good working order. Consult your operator's manual for other maintenance and safety tips.

By fertilizing your lawn and ensuring that your equipment is in tip-top shape, you lay a foundation for a beautiful and enjoyable lawn all year long. And even if your lawn's growing like crazy, you'll know you've taken the sane approach to caring for your lawn.

*Ellen Henke is a botanist and garden writer. Her garden tips will appear occasionally in The Pine Cone's Real Estate section.*

## Kathleen Tarp is new marketing director for CV Realty Co.

KATHLEEN TARP is the new communications director for Carmel Valley Realty Co., where she will help clients help "keep a weekly pulse of the market."

Tarp is a former director of the Carmel Valley Community Youth Center, and most recently served as executive director of Redwings Horse Sanctuary.

"I am thrilled to work with such community-minded movers and shakers as Sal Rombi and Leslie Voss of Carmel Valley Realty," Tarp said.

She operates her own public relations firm with a portion of her time dedicated to the communications director post at Carmel Valley Realty Co.

In recent years, Tarp has worked on such non-profit endeavors as the Carmel Valley Village Improvement Committee's "Village Affair," and the recent "Up the Creek Relief Benefit" to help Jan. 10 flood victims.

Tarp moved to the Valley in 1989.

COLDWELL BANKER ■ FOX & CARSKADON

**COLDWELL BANKER  
FOX & CARSKADON**

Prime Real Estate Opportunities on the Monterey Peninsula

DISCOVER SOME OF THE FINEST ESTATE HOMES & PROPERTIES THE PENINSULA HAS TO OFFER....

### CARMEL VALLEY

**HACIENDA LIVING** **\$155,000**  
**ADULT COMMUNITY LIVING** - This quiet 2BD/2BA end unit in private adult community offers the best of senior living! Inviting details include southern exposure patio, skylights and is located close to the Clubhouse with game and card rooms, library, and restaurant. 950 sq. ft. 624-1200

**CONTEMPORARY CLASSIC** **\$1,095,000**  
**Sleepy Hollow Elegance** - Nearly new contemporary 3BD/3.5BA home in prestigious gated community offers many sophisticated details. Over 5400 sq. ft. of well designed living areas includes beautiful living room with high ceilings and marble fireplace, master bedroom with huge walk-in closets and large spa/bath area with jacuzzi. Fabulous family/game room on the lower level. Separate guest house over 4 car garage. 624-1200

**EUROPEAN DETAIL** **\$729,000**  
**PRICE REDUCTION - Sophisticated Country Living** - Custom built 3BD/3.5BA home on 1+ acre with mature landscaping and includes pool and spa. Special details include 100 yr. old pine floors and honey pine wainscoting with beautiful floor-to-ceiling jade stone fireplace and 100 case wine cellar. Chef's kitchen with designer touches. Grotto-style master bath has copper Jacuzzi tub. 624-1200

### MONTEREY/SALINAS HWY

**BEST BUY** **\$314,000**  
**ADDITIONAL PRICE REDUCTION** - Owners motivated to sell! - 3BD/2.5BA home with all major rooms on one level. Warm family room with brick fireplace. Large master bedroom with walk-in closet. New carpet, fresh paint inside. Ideally located with views and easy access to Peninsula. 624-1200

**DESIGNERS DREAM** **\$1,195,000**  
**NEW LISTING** - Spacious Mediterranean villa on 1.7 acres with mountain top views! Elegant and formal, this 4BD/4.5BA home features dramatic marble entry, formal dining room, step down living room, gourmet kitchen and dreamy master suite. Lofty ceilings and exquisite details. Gated community conveniently located. 624-1200

**STEINBECK COUNTRY** **\$875,000**  
**Panoramic Ocean Views** - Private contemporary Mediterranean 6000 sq. ft. home designed by John Matthams. 3-levels include 4 BD suites, 2 large family rooms, an office, workroom and extra bedroom for guests, nanny or in-laws. Arched windows, French doors, Berber carpets, Baldwin hardware, and more. Located at extreme western end of Saddle Rd. 624-1200

### PACIFIC GROVE

**ROOM TO GROW** **\$283,000**  
**PRICE REDUCTION** - You'll love the many features in the 3BD/2BA home. Enjoy the grand size lot with multi uses and patio accessed through family room featuring wall of windows and fireplace! Living room also features fireplace and hardwood floors, 3rd bedroom ideal for den/office. Well maintained and offers so many possibilities! 625-3300

**MARINO PINES** **\$310,000**  
**NEW LISTING** - This charming 3BD/2BA home on open corner lot includes attractive fencing and landscaping set off with brick trim. Remodeled kitchen with new appliances, handsome hardwood floors, marble fireplace and new crown molding. Close to nearby schools. 625-3300

**FOREST GROVE** **\$229,000**  
**OAK SPLENDOR** - Dine beneath a giant ancient oak on a private brick patio or formally in the dining room with sliding glass doors overlooking the oak. This home also features 2BR/2BA, a cozy fireplace with sitting area and a 2 car garage. And it's just a short walk to Pebble Beach or Pacific Grove. Beautifully landscaped and serene surroundings. 625-3300

**ARTISTICALLY INSPIRED** **\$569,950**  
**OCEAN VIEWS** - This 2 year old 4BD/3.5BA beauty features wonderful floorplan and many custom details. 3 marble fireplaces, ocean views, 2 master suites. Reverse floor plan with high ceilings, tall windows, balcony off the living room along with other quality amenities. Makes this home truly an experience. Privacy and near beach, golfing and town. 625-3300

**WALK TO BEACH & TOWN** **\$272,500**  
**NEW LISTING** - You're minutes away from town and ocean from this beautifully maintained 2BD/2BA home in Pacific Grove. Spacious floorplan includes large bedrooms, combination dining and living room with brick fireplace, comfortable kitchen, lots of storage and enclosed yard with low maintenance landscaping. 625-3300

**WATER! WATER!** **\$595,000**  
**SAND & OCEAN FOREVER** - The grandeur of the Pacific Ocean becomes yours! The plans are approved and the building permit is ready to go for construction of an oceanfront 3BR/4BA home. Picture unobstructed ocean views with only water in front of you forever. This truly is the chance of a lifetime! 625-3300

**BAY VIEWS** **\$344,000**  
**READY TO MOVE IN TODAY!** - Enjoy wonderful bay views from this great family home. Remodeled 3BD/3BA in mint condition — across from P.G. High School. Features include open beam ceilings, cozy family kitchen, separate dining room and nicely landscaped with rock wall and patio. Close to shopping center. 625-3300

**COLDWELL  
BANKER**

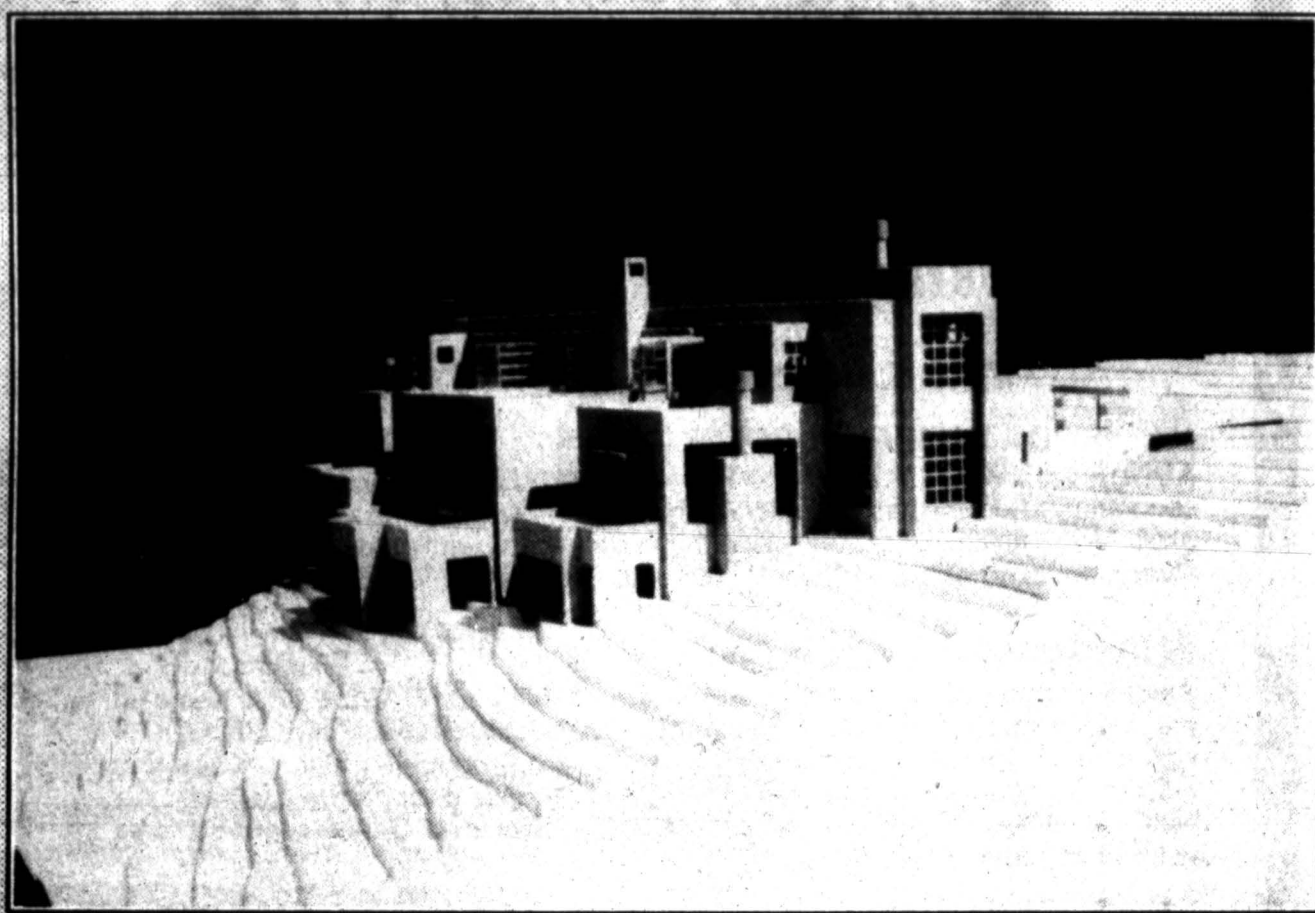
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**CROSSROADS** **PACIFIC GROVE**  
**408/625-3300** **408/648-3000**

**CLOCKTOWER**  
**408/625-9300**

COLDWELL BANKER ■ FOX & CARSKADON





Here's a model of the Carmel Highlands home designed by Carmel architect John Thodos. When completed, it will be the residence of Truman Chaffin.

## Thodos Carmel Highlands home design earns award

**THE FUTURE** Truman Chaffin residence, winner of the Best of Show award at the Biennial Exhibition of Unbuilt and Theoretical Architecture sponsored by the American Institute of Architects, Monterey Bay Chapter, recently was the site of a groundbreaking celebration.

Carmel architect John Thodos designed the Carmel

Highlands home as a showcase for the owners' art collection.

"This is what architecture is all about," said Paul Gumbinger, past president of the California American Institute of Architects.

"It's an exciting design and the most creative solution of the show."

## Coldwell Banker/Fox & Carskadon makes two appointments

**COLDWELL BANKER/Fox & Carskadon** has added two new associates to its Carmel office staff and honored one for his 1994 performance.

Here's a closer look:

■ **Barbara Munzig** has joined the Carmel office as a residential sales associate specializing in upper-end transactions.

Munzig has been with Coldwell Banker in the Hancock Park-Los Angeles office for the past 25 years. While in the

Hancock Park office, she earned a place in Coldwell Banker's President's Club. She is currently a Monterey resident.

■ **Ginger Ward** has joined the Carmel office as a broker associate.

A real estate specialist with 15 years of experience, Ward was previously with Stephen Poohar & Associates, another Carmel agency.

Ward has resided in the Carmel Valley for the last six years.

■ **Michael Canning** has been named to the Coldwell Banker International President's Elite for 1994, which represents the top 1 percent of the 54,000 Coldwell Banker sales associates nationwide.

Canning also has been recognized as the No. 1 producer in the Coldwell Banker/Fox and Carskadon office on Clocktower Place located in the Carmel Rancho area.

Canning resides in Pebble Beach.



Barbara Munzig

## Borrowers are real victims of kickbacks, executive argues

INMAN from page 34

nouncement" in the next year.

"There is less business and (lenders) are fighting for every little bit that's left, leading to short cuts," said Pamela Strickland, President of California Association of Mortgage Brokers in Sacramento. The trade group is trying to educate its members about the importance of abiding by the law.

Indeed, most of the complaints that flow into the HUD office come from other mortgage brokers and bankers who "are frozen out of a (real estate) office because (the Realtor) has a deal with someone who is paying kickbacks," said Strickland.

But the real victims are the borrowers who may not be getting the lowest loan rates with the best terms.

Consumers are advised to carefully read the Uniform Settlement Statement given to them before closing, which details all charges and which should reference any referral fees.

For more information, obtain a copy of the "Consumer's Guide to mortgage Settlement Costs." The guide is published by the Federal Reserve Bank of San Francisco and is available by writing its public information department: P.O. Box 7702, San Francisco, Calif. 94120.



PAULETTE KENNEDY, CRI  
Broker-Associate

### LOOKING & LOOKING FOR THAT SPECIAL PROPERTY?

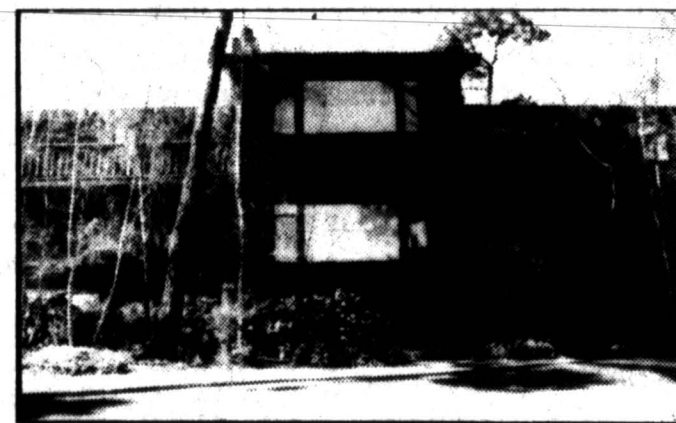
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Monterey Peninsula



## Skyline Forest



**JUST LISTED** A spacious and comfortable one-owner home, perfect for you and your family, and for entertaining indoors and out. Inside you'll find four bedrooms, large living room, inviting family room, formal dining room, and sunny kitchen with breakfast nook. Two wood-burning fireplaces for cheery warmth on brisk nights. Fully-fenced garden with spa, three large decks, and landscaping. \$599,000.

### HIGHLANDS GETAWAY

**FEATURED** in Sunset Magazine... a contemporary home surrounded by gorgeous oaks, pines, and natural landscaping. Inside are three bedrooms (one could be used for an office), large living room, and an artist's studio with half-bath. This home provides a wonderful setting for the person who loves the great outdoors. \$875,000.

### CARMEL WOODS

**ON AN OVERSIZED** lot with attractive landscaping, a very nice three-bedroom home with large bedrooms and closets. On a lower level is a two-car garage with laundry. \$356,000.



**THE MITCHELL GROUP**  
REAL ESTATE  
624-0136

## OPEN HOUSES THIS WEEKEND

### CARMEL

**LOBAS/2ND** \$339,000  
Sun 1-3 Del Monte Realty

**CARPENTER/4TH** \$342,000  
Sat 2-4 Del Monte Realty

**CASANOVA/8TH** \$779,000  
Sat 2-5 Del Monte Realty

**2393 BAYVIEW** \$1,299,000  
Sat 12-1:30 Del Monte Realty

**SAN ANTONIO/OCEAN** \$1,595,000  
Sat 10-11:30 Del Monte Realty

**26363 SCENIC ROAD** \$1,998,000  
Sat/Sun 1-3 Del Monte Realty

### CARMEL VALLEY

**346 RIDGE WAY** \$389,000  
Sun 1-4 Mitchell Group

**124 CHAPARRAL RD** \$399,000  
Sun 1-4 Del Monte Realty

**153 EL CAMINITO** \$449,000  
Sat 2-4 Del Monte Realty

**9546 MAPLE COURT** \$548,000  
Sat 2-4 Del Monte Realty

**25891 ELINORE PLACE** \$625,000  
Sat 2-4 Del Monte Realty

**931-A CARMEL VALLEY RD** \$795,000  
Sun 1-3 Del Monte Realty

**27410 LOMA DEL REY** \$1,200,000  
Sun 11-1 Del Monte Realty

### MTY./SALINAS HWY.

**401 SAN BENANCIO CANYON** \$545,000  
Sun 1-3 Del Monte Realty

### MONTEREY

**1121 ROOSEVELT ST** \$359,000  
Sun 2-4 Del Monte Realty

**27 CRAMDEN DR** \$599,000  
Sat/Sun 1-4 Mitchell Group

**11899 SADDLE RD** \$749,000  
Sun 1-3 Del Monte Realty

### PACIFIC GROVE

**414 9TH STREET** \$209,500  
Sun 2-4 Del Monte Realty

**222 LOBAS AVE** \$244,900  
Sat 2:30-4:30 Del Monte Realty

**219 BENTLEY** \$279,500  
Sun 2-4 Del Monte Realty

**934 FOUNTAIN** \$300,000  
Sat 1-3 Del Monte Realty

**1135 SURF** \$419,000  
Sat 2-4 Del Monte Realty

**1007 BALBOA AVE** \$495,000  
Sun 2-4 Del Monte Realty

**902 DEL MONTE BLVD** \$995,000  
Sat 2-4/Sun 10-12 Del Monte Realty

### PEBBLE BEACH

**3080 LARKIN ROAD** \$449,000  
Sun 2-4 Del Monte Realty

**#58 SPANISH BAY CIRCLE** \$995,000  
Sun 1-4 Del Monte Realty

### SEASIDE

**1899 ANDREW CT** \$169,000  
Sat/Sun 2-4 Del Monte Realty





# Classified

CALL 624-0162 TO PLACE A LOW-COST WANT AD TODAY

## Art & Antiques

**\$10,000 CREDIT** at Simic Galleries of Carmel, La Jolla, Beverly Hills. Best offer (619) 773-0088. 3/23

## Autos For Sale

**66 MBZ, 230 SL**, all records, two taps, automatic, \$16,000/OBO. Call 625-1846. 3/16

**84 FORD VAN**, \$3,400, silver, picture windows in rear, runs good, good for traveling or work. 655-5850. 3/16

## Construction



**STEVE PARKER**  
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**PARKER**  
CONSTRUCTION

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## Construction

**PERSON WANTED** to own and operate retail candy shop in Carmel. Low investment. For information call Mrs. Burden's Gourmet Candy Company, Dallas, TX (214) 991-8239. 3/16

**YOUR OWN 900# FREE.** \$15,000 monthly earnings possible. Manager-Brokers wanted. No capital investment, fees, minimums or set-up costs. Free information. 800-208-2071 (24 hrs) 3/30

**EARN MONEY** Reading books! \$30,000/yr Income potential. Details. (1) 805 962-8000 Ext. Y-22448 5/2TF

**LAW ENFORCEMENT JOBS.** No exp. necessary. Now hiring U.S. Customs, Officers, Etc...For Info Call (219) 794-0010 ext. 2581 6 am to 8 pm. 7 days. 3/16

**SALES:** Lose weight/make \$\$\$! Look and feel great. All natural, easy, safe. 100% guar. Call 1-800-290-TRIM. 3/23

**DRAFTING.** Home furnishings designer needs person to draw product designs to scale. 624-0961 or fax 622-9825. 3/16

**SALES/CAREER CHANGE.** Tired of building equity in someone else's company? Seeking outgoing, competitive person to run expansion locally. 988-1760. 3/30

**POSTAL JOBS.** Start \$11.41/hr. For exam and application info, call (219) 769-8301 ext CA552, 8am-8pm, Sun-Fri. 3/30

## Help Wanted

**EARN MONEY** Reading books! \$30,000/yr Income potential. Details. (1) 805 962-8000 Ext. Y-22448 5/2TF

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**POSTAL JOBS.** Start \$11.41/hr. For exam and application info, call (219) 769-8301 ext CA552, 8am-8pm, Sun-Fri. 3/30

## Property Management

## Help Wanted

**AIRLINE-CRUISESHIPS.** Immediate openings. Train at \$650 weekly. Customer service, ticketing, handlers, attendants. Great travel benefits. Applicants call 1-219-736-4741, ext J1455. 3/23

## Property Management

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Real Estate & Property Management

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## Instruction

**MULTI-SUBJECT INSTRUCTION** for children grades 2nd-7th. 624-2573. 3/16

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The Review The Carmel Pine Cone

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Reclaim the value of your view! Call **ROYALTY WINDOW CLEANING** in Carmel. For a free estimate, 626-4367 T/F

**COMPUTER DOCTOR...** Total service for your computer needs, repair, sales, consulting, and instruction. Chris or Alex 625-9356. TF

## Vacation Rentals

### Vacation at Quail Lodge or C.V. Ranch

...in the sunshine of beautiful Carmel Valley Call Steven Lowry Quail Lodge Realty (408) 624-1581

**CARMEL HOUSE.** Walk to beach & town, 2 bed, 2 bath. 624-4385 3/96 (T/F)

**ONE BEDROOM CARMEL CHARMER.** Walk to village. Available April. \$1350/mo. Call 626-9414 or (213) 467-9352. 3/16

**SKINORTHSTAR.** 3 bedroom home, sleeps seven. Swap for time in Carmel home. 209-931-5609. 3/23

## Vacation Rentals

**PALM SPRINGS** fully furnished condo in Cathedral Canyon Country Club (10 min. from downtown). 2 bdms, 2 full baths, living room w/bar & dining area. Fully equipped kitchen w/microwave & dishwasher. Cable TV, washer & dryer. Dbl. garage w/opener. End unit location & pool. Patio w/gas BBQ. Easy walking to market/shop ctr. Security gate. Available: April \$1500 a month. Call Betty (619) 324-1586 T/F

## Wanted

**DOWNTOWN RESIDENT** seeks outside/inside paid parking for car. Prefer near village. Residence o.k. Jon 626-9144. 3/16

## Farmers Produce

**DADDY OF THEM ALL:** Farmers market Thursday 2:30-6 p.m. Monterey Peninsula College (TF)

## For Rent

**CARMEL VALLEY** Short-Term furnished rooms & apts. Weekly or monthly. Blue Sky Lodge, 659-2256. TF

**CARMEL ROOM** and bath, private entrance, no cooking, \$350. 624-4650

## For Rent Houses

**CARMEL FOR LEASE.** Executive home. Newly remodeled. Completely furnished. 2 bed/2 bath. In quiet residential neighborhood. South of Ocean Ave. With in walking distance to beach and town. Perfect for local professional. No pets. References and credit check required. \$2,300/mo. and deposit. Call (209) 465-5722, (209) 952-4403, or (408) 626-1872. TF/4/6

**COZY CARMEL COTTAGE.** 2 bed, 2 bath, fireplace, Camino Real south of ocean. Pets o.k. Available May 1. \$1,075/mo. Call evenings (415) 552-8810. 3/16

## For Rent / Commercial

**OFFICE SPACE:** Carmel Rancho Boulevard Carmel. Plenty of parking, located in an existing office. Desk, fax and phone equipment provided. You get your own phone line. No utilities, mail delivery at office. \$200 per month. 624-7200.

## For Sale

**SHARE: EXCLUSIVE** San Francisco Russian Hill Apartment. Own 1/8 interest (not a time share) Great location! Fantastic view! Walk to wharf! Info (408) 688-1147. 4/6

## For Rent Houses

"All real estate advertised in this newspaper is subject to the Federal Fair Housing Act of 1968, which makes it illegal to advertise any preference, limitation or discrimination based on race, color, religion, or national discrimination. Brown & Wilson Inc. will not knowingly accept any advertisement for real estate which is in violation of the law. Our readers are hereby informed that all dwellings advertised in this newspaper are available on an equal opportunity basis"

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## PineCone

### Property Management

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\$500—Unfurnished studio, full kitchen, bath, walk to town.

\$595—Furnished Studio, full Bth, walk to town.

**CARMEL VALLEY — Cottage, Home on 3rd fair way**

\$1000—2 Bd., 1 Bth, Heat + wood burning stove, hook-ups.

\$4500—Exquisite 4 Bd, 3.5 Bth. Backs up to Carmel Valley Ranch. Custom one-of-a-kind home. Must see.

**MONTEREY — 3 Story w/Ocean view**

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THE MONTEREY PENINSULA

VISITORS

REVIEW

ENTERTAINMENT & DINING GUIDE

...It's not the same old "Song & Dance" anymore! Pick up a copy **FREE** each Wednesday at most Monterey Peninsula shopping areas, hotels & restaurants.



# Public Notices

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950383  
The following persons are doing business as **BROOKS/COLE PUBLISHING COMPANY**, 511 Forest Lodge Road, Pacific Grove, CA 93950-5098.

International Thomson Publishing Inc. ("ITPI"), 10 Davis Drive, Belmont, CA 94002.

This business is conducted by a corporation.

This statement was filed with the County Clerk of Monterey County on Feb. 27, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on July 1, 1994.

(a) Michael S. Harris  
Publication dates: March 9, 16, 23, 30, 1995.  
(PC306)

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950364  
The following person is doing business as **EMPIRICAL DATA ANALYSIS & HEALTH RESEARCH**, 25852 Carmel Knolls Dr. Carmel, CA 93923.

Charlotte A. Noyes, 25852 Carmel Knolls Dr., Carmel, CA 93923.

This business is conducted by an individual.

This statement was filed with the County Clerk of Monterey County on Feb. 24, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on 8/1998.

(a) Charlotte A. Noyes  
Publication dates: March 2, 9, 16, 23, 1995.  
(PC306)

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950441  
The following persons are doing business as **PARKER CONSTRUCTION**, 926 Carmel Valley Rd., Carmel Valley, CA 93924.

Steve Mathew Parker, 926 Carmel Valley Rd., Carmel Valley, CA 93924.

This business is conducted by an individual.

This statement was filed with the County Clerk of Monterey County on March 6, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on January 1, 1995.

(a) Steve Parker  
Publication dates: March 16, 23, 30, April 6, 1995.  
(PC314)

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950284  
The following persons are doing business as **T STREET PUBLISHING**, Mission between 4th & 5th, Carmel, CA 93921.

Gaston Georis, 35 W. Lincoln St., Carmel, CA 93921.

This business is conducted by a joint venture.

This statement was filed with the County Clerk of Monterey County on Feb. 10, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on Feb. 6, 1995.

(a) Christy McKinney  
Publication dates: March 9, 16, 23, 30, 1995.  
(PC305)

## NOTICE OF TRUSTEE'S SALE UNDER DEED OF TRUST

LOAN: X31-0496-14803394  
OTHER: 4401004  
FILE: 94-8041CM  
A.P. NUMBER 241-142-001  
YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 05/13/91, UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

NOTICE is hereby given that WES PAC RECONVEYANCE, INC., A CALIFORNIA CORPORATION, as trustee, or successor trustee, or substituted trustee pursuant to the Deed of Trust executed by FRANK A. TAKACS AND ELLEN T. TAKACS, Recorded on 05/20/91 as Instrument No. 28570 in Book 2644 Page 1079 of Official records in the office of the County Recorder of MONTEREY County, California, and pursuant to the Notice of Default and Election to Sell thereunder recorded 11/9/94 in Book 3170, Page 1114, Inst. # 76454 of said Official Records, WILL SELL on April 6, 1995 at At the main (South) entrance to the County Courthouse (facing the courtyard off Church Street) at 10:00 A.M. AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (payable at the time of sale in lawful money of the United States), all right, title and interest, conveyed to and now held by it under said Deed of Trust in the property situated in said County and State hereinafter described: EXHIBIT A

Commencing at a Stake Marked R-4 Standing at the Most Easterly Corner of That Tract of Land Deeded to Elizabeth Knight Tompkins, by Deed Dated May 10, 1919 and Recorded in Book 162 of Deeds, Page 473, in the Office of the County Recorder of Said County; Thence (A) North 47 Degrees 51' East, 97.50 Feet to a Stake Marked R-5; Thence (B) North 38 Degrees 56' East, 185.45 Feet to an Iron Pipe Driven Flush with the Ground And; Thence (C) North 1 Degree 30' East, 81.88 Feet to an Iron Pipe, Which is the Point of Beginning of the Tract about to Be Described; Thence, from Said Point of Beginning, (1) North 1 Degree 30' East, 35.15 Feet to a Stake Marked R-7; Thence (2) North 28 Degrees 08' East, 124.74 Feet to a Stake Marked R-8; Thence (3) North 66 Degrees 40' East, 92.50 Feet to an Iron Pipe Driven Flush with the Ground; Thence (4) North 81 Degrees 07' East, 90.30 Feet to a Point in the Center of a Ravine, from Which Point a 2" X 3" Stake Marked "W-P-P-3" Bears South 24 Degrees 49' East, 37.22 Feet; Thence, along the Center of Said Ravine, (5) South 24 Degrees 49'

East, 162.22 Feet to a Stake Marked P-2; Thence (6) South 41 Degrees 21' East, 75.90 Feet to an Iron Pipe Driven Flush with the Ground from Which Pipe a Stake Marked W-P-P-1, Bears South 41 Degrees 21' East, 19.92 Feet; Thence (7) South 82 Degrees 31' West, 80.99 Feet to a Stake; Thence (8) South 11 Degrees 12' West, 149.73 Feet to an Iron Pipe Driven Flush with the Ground; Thence (9) North 55 Degrees 56' West, 295.60 Feet to the Point of Beginning. Excepting Therefrom Any Interest the County of Monterey May Have in and to That Portion Lying Within the Limits of Mt. Devon Road.

The property address and other common designation, if any, of the real property described above is purported to be: 58 MT. DEVON ROAD, CARMEL, CA 93923

The undersigned Trustee disclaims any liability for any incorrectness of the property address and other common designation, if any, shown herein.

The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is: \$224,256.15. THIS LOAN IS A REVOLVING LINE OF CREDIT.

In addition to cash, the Trustee will accept a cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union or a check drawn by a state or federal savings and loan association, savings association or savings bank specified in Section 5102 of the Financial Code and authorized to do business in this state. In the event tender other than cash is accepted the Trustee may withhold the issuance of the Trustee's Deed until funds become available to the payee or endorsee as a matter of right.

Said sale will be made, but without covenant or warranty, express or implied regarding title, possession or encumbrances, to satisfy the indebtedness secured by said Deed, advances thereunder, with interest as provided therein, and the unpaid principal balance of the Note secured by said Deed with interest thereon as provided in said Note, fees, charges and expenses of the trustee and the trusts created by said Deed of Trust.

WES PAC RECONVEYANCE, INC., A CALIFORNIA CORPORATION, AS TRUSTEE, 1601 DOVE STREET, SUITE 230, NEWPORT BEACH, CA 92660, (714) 660-3978, By: CRISTINA MORENO, TRUSTEE SALE OFFICER, Dated: 03/06/95  
NPP0003531  
PUB: 03/16/95, 03/23/95,

Publication dates: March 16, 23, 30, 1995.  
(PC312)

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950310  
The following person is doing business as **SEQUOIA GARDEN SERVICE**, 3rd NE of Vista on San Carlos, Carmel, CA. 93921.

Cynthia Koehne Wetmore, 3rd NE Pt. Vista on San Carlos, Carmel, CA. 93921. P.O. Box 223415, Carmel, CA. 93922.

This business is conducted by an individual.

This statement was filed with the County Clerk of Monterey County on Feb. 15, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on Feb. 15, 1995.

(a) Cynthia Wetmore  
Publication dates: Feb. 23, March 2, 9, 16, 1995.  
(PC212)

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950355  
The following person is doing business as **STAGE ONE INTERIOR DESIGN**, 616 Monterey Ave. Pacific Grove, CA. 93950./P.O. Box 5732, Carmel, CA. 9321.

Noelle Barbara Sullberg, 616 Monterey Ave., Pacific Grove, CA 93950.

This business is conducted by an individual.

This statement was filed with the County Clerk of Monterey County on Feb. 23, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on 2/23/95.

(a) Noelle Barbara Sullberg  
Publication dates: March 2, 9, 16, 23, 1995.  
(PC303)

NOTICE IS HEREBY GIVEN that the Planning Commission of the City of Carmel-by-the-Sea will conduct a public hearing in the City Hall Council Chambers, located on the east side of Monte Verde Street between Ocean and Seventh Avenues, on Wednesday, 29 March, 1995. The public hearing will be opened at 4:15 p.m. or soon thereafter as possible.

IF YOU CHALLENGE THE NATURE OF THE PROPOSED ACTION IN COURT, YOU MAY BE LIMITED TO RAISING ONLY THOSE ISSUES YOU OR SOMEONE ELSE RAISED AT THE PUBLIC HEARING DESCRIBED IN THIS NOTICE, OR IN WRITTEN CORRESPONDENCE DELIVERED TO THE PLANNING COMMISSION OR THE CITY COUNCIL AT, OR PRIOR TO THE PUBLIC HEARING.

1. DS 95-05/RE 95-01  
Edward DeBerry  
E/s Torres bet. 8th and 9th  
Block 100, Lot 8  
Consideration of a request to demolish a single-family residence and to construct a new two-story single-family residence in the R-1 Land Use District.

2. DS 95-07  
Tim Mallory  
E/s Monterey Street,  
North of Valley View  
Block A (Monterey),  
Lot 2 (Parcel B)  
Consideration of a request for a new one-story single-family residence in the R-1 Land Use District.

Dated: 10 March 1995  
PLANNING COMMISSION  
City of Carmel-by-the-Sea  
MAGGIE HARDY, CHAIRMAN  
/s/ Mary Jahr-Purvis  
Secretary of said Commission  
Date of Publication:  
16 March 1995  
PC311

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950322  
The following persons are doing business as **JOE'S FISH MARKET**, 200 Adams St., Monterey, CA. 93940.

Joe Pennisi, 321 Laine Street, Monterey, CA. 93940.

Elaine Pennisi, 321 Laine Street, Monterey, CA. 93940.

This business is conducted by a husband and wife.

This statement was filed with the County Clerk of Monterey County on Feb. 17, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on Feb. 17, 1995.

(a) Elizabeth Pennisi  
Publication dates: Feb. 23, March 2, 9, 16, 1995.  
(PC221)

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950331  
The following persons are doing business as **METAGRAPHICS SOFTWARE**, 200 Clock Tower Place, Suite 201E, Carmel, CA 93923.

Jack Roger Davis, 6 Sleepy Hollow, Carmel Valley, CA 93924.

This business is conducted by an individual.

This statement was filed with the County Clerk of Monterey County on Feb. 21, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on Oct. 15, 1982.

(a) Jack R. Davis  
Publication dates: March 16, 23, 30, April 6, 1995.  
PC309

## STATEMENT OF ABANDONMENT OF USE OF FICTITIOUS BUSINESS NAME

File No. F93023  
The following person have abandoned the use of the fictitious business name, **SUNSET FLOORS** at 2056 Sunset Dr., Pacific Grove, CA. 93950.

This fictitious business name referred to above was filed in Monterey County on 6/8/93.

Kay H. Ratkovich, 2056 Sunset Dr., Pacific Grove, CA. 93950. As of 3/1/95: 230 Oxford St., San Francisco, CA 94134.

This business was conducted by Kay H. Ratkovich.

This statement was filed with the County Clerk of Monterey County on Feb. 22, 1995.

(a) Kay H. Ratkovich  
Publication dates: March 2, 9, 16, 23, 1995.  
(PC302)

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950317  
The following persons are doing business as **BIG SUR PROPERTIES**, Box 244, Coastlands Rd., Big Sur, 93920.

Robert Cross, Box 244, Coastlands Rd., Big Sur, CA 93920.

Carolee Cross, Box 244, Coastlands Rd., Big Sur, CA 93920.

This business is conducted by a husband and wife.

This statement was filed with the County Clerk of Monterey County on Feb. 16, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on 2/17/95.

(a) Robert Cross  
Publication dates: March 2, 9, 16, 23, 1995.  
(PC304)

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950252  
The following person is doing business as **CASUAL MALE BIG & TALL**, Northridge Mall, 776 Northridge Mall, Salinas, Ca. 93906.

The Casual Male, Inc. (MA), 555 Turnpike Street, Canton, MA 020-21.

This business is conducted by a corporation.

This statement was filed with the County Clerk of Monterey County on Feb. 7, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on Nov. 23, 1994.

(a) Mark T. Beaudouin  
Publication dates: Feb. 23, March 2, 9, 16, 1995.  
(PC214)

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950391  
The following persons are doing business as **ALEXANDER and TAYLOR**, 1427 Riata Road, Pebble Beach, CA 93953.

Susan M. Santy 1427 Riata Road, Pebble Beach, CA 93953.

This business is conducted by an individual.

This statement was filed with the County Clerk of Monterey County on Feb. 27, 1995.

Registrant commended to transact business under the fictitious business name or names listed above on March 1, 1995.

(a) Susan M. Santy  
Publication dates: March 16, 23, 30, April 6, 1995.  
(PC310)

## PUBLIC NOTICE

NOTICE OF PREPARATION OF AN ENVIRONMENTAL IMPACT REPORT FOR A NEW SINGLE-FAMILY RESIDENCE ADJACENT TO A DESIGNATED ENVIRONMENTALLY SENSITIVE HABITAT AREA

The City of Carmel-by-the-Sea is preparing an Environmental Impact Report (EIR) for the proposed construction of a new single-family residence located on the south side of 11th Avenue between Torres Street and Mission Trails Park (Block 128, Parcel D).

Possible environmental effects to be considered in the EIR include: (1) zoning and General Plan consistency, (2) geology and slope stability, (3) vegetation and wildlife, (4) hydrology, and (5) aesthetics.

The Department of Community Planning and Building invites your comments on the scope and content of the EIR as they relate to potential significant effects this project could have on the environment. Please direct your written comments on or before 10 April 1995 to:

City of Carmel-by-the-Sea  
Department of Community Planning and Building  
Post Office Drawer  
Carmel-by-the-Sea California 93921

Attention: Rick Tooker, Associate Planner

Date of Notice: 9 March 1995

Date of Publication:  
16 March 1995  
(PC313)

## FICTITIOUS BUSINESS NAME STATEMENT

File No. F950333  
The following persons are doing business as **TEXTILE PHILOSOPHY**, 24694 Pescadero Rd., Carmel, CA 93923.

Reed J. Scott, 24694 Pescadero Carmel, CA. 93923.

Gregg W. Scott, 3730 Westland Ct. SE, Port Orford Wa. 98366.

This business is conducted by a general partnership.

This statement was filed with the County Clerk of Monterey County on Feb. 21, 1995.

(a) Reed J. Scott  
Publication dates: March 2, 9, 16, 23, 1995.  
(PC301)

"Somebody over there is really using their \_\_\_\_\_."

(noun)

Earn less than \$24,396? Have kids?  
The Earned Income Tax Credit means you could pay less in taxes.  
Call 1-800-TAX FORM to find out more.



A public service message

## Speak Out!

Share your thoughts and ideas in a letter to the editor.  
350-word limit, please.

Mail to: Doug Thompson, Editor  
P.O. Box G-1, Carmel, CA 93921

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Architectural and Marine Cabinets, Furniture, Wall units, E-T centers, Yacht Interiors, Repair and restoration. R.G. Bastress. 659-0922.

**SCOTT'S CUSTOM CARPENTRY**  
All remodels & repairs — doors, windows, stairways, decks, cabinets, linoleum. Free estimates. 375-5918. TF

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Professional care for your property. Residential only. 626-3739. TF

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## HAIR REPLACEMENT

**PRINCETONIAN**  
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Interior-Exterior. Old fashioned quality. Free estimates. Excellent Carmel, Pebble Beach and Carmel Valley references. Lic. #663828. Insured. 625-0679. TF

## HOUSE PAINTING

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Interior/Exterior, quality, efficiency, dependability, competitive rates, free estimates, excellent references. Lic. #604568 insured. 624-0859. TF

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Serving Carmel's painting needs since 1978. Professional quality work. Inside and out. Lic. #476690. Fully insured. 624-8218. 4/6

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## PET SITTING

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# Ongoing

**Bereavement Recovery Group** — Hospice of the Central Coast, Monterey Peninsula Unitarian Church, 490 Agujito Road, Monterey, Tuesday, 5:45-7 p.m., free. Phone 649-1772.

**Breast Cancer Self-Help Group** — Hospice of the Central Coast Resource Center, 100 Barnett Segal Drive, Monterey, second Monday of the month, 7:30 p.m. Phone 649-1772.

**Cancer-Wellness Support Group** — Community Hospital of the Monterey Peninsula, Comprehensive Cancer Center, Hwy 68, Carmel, Monday, 4-6 p.m. Phone 625-4750.

**Cancer Education Support Group** — Family And Caregivers Meet, Community Hospital of the Monterey Peninsula, Comprehensive Cancer Center, Hwy 68, Carmel, Tuesday, 3:30 p.m. Phone 625-4750.

**Cancer Support Group** — Monterey Peninsula Unitarian Church, 490 Agujito Road, Monterey, Tuesday, 4 p.m. Phone 625-1013.

**Elderly Caregivers Support Group** — Classic Residence by Hyatt, 200 Glenwood Circle, Monterey, Thursday, 6:30-8:30 p.m. Phone 372-0802.

**Carmel Beach Reading with Tad Wojnicki** — Carmel Beach at 13th Avenue, Carmel, at Sunset last Saturday of

each month, free. Phone 622-0445.

**Carmel Writers Workshop with Tad Wojnicki** — Carmel, Monday, 6-9 p.m., \$15. Phone 622-0445 or 757-1312.

**Center Stage for Entertainers** — Juice and Java, 599 Lighthouse Ave., Pacific Grove, Thursday, 7-10 p.m., \$1. Phone 373-8652.

**Circle Of Light Meeting** — The Barnyard, Community Room, Carmel Rancho, Friday, 7 p.m., \$6. Phone 647-9516.

**Creative Edge** — 8 Stratford Place, Monterey, CE Fellowship, Thursday, 9 a.m.-noon, donation; Arts Fellowship, 1st Saturday, 9 a.m.-noon, free; Dream Workshop, 3rd Saturday, 9 a.m.-noon, \$8/15. Phone 373-7809.

**Cypresses Barbershop Harmony Chorus Meets** — Salvation Army Center, Contra Costa and Elm, Seaside, Tuesday, 7:15-10 p.m., free. Phone 373-1546.

**Duplicate Bridge** — All Saints' Episcopal Church, Dolores and Ninth, Carmel, Wednesday, 1 p.m., \$4.25. Phone 625-4307.

**Garden Variety Toastmasters Club** — DPIC Building, 2959 Hwy 68, Monterey, Wednesday, noon. Phone 373-3337.

**Ladies Barbershop Harmony Chorus** — Church of the Wayfarer, Lincoln and Seventh, Carmel, Wednesday 7 p.m. Phone 625-0351.

**Men's Support Group Healing from Childhood Sexual Abuse** — First Presbyterian Church, Monterey, Tuesday, 6-7:30 p.m. Phone 373-3955 or 633-2953.

**Pajama Storytimes** — Monterey Public Library, Community Room, 625 Pacific, Monterey, last Tuesday, 7 p.m. Phone 646-3934.

**Preschool Storytimes** — Monterey Public Library, Community Room, 625 Pacific, Monterey, Tuesdays and Wednesdays, 11 a.m. Phone 646-3934.

**Prostate Cancer Self-Help Group** — American Cancer Society, 2600 Garden Road, 207 West Building, Monterey, Wednesday, 5-7 p.m. Phone 372-4521.

**Rape and Childhood Sexual Abuse Survivors Meet** — Monterey Rape Crisis Center, Monterey, Thursday, 5:30-7 p.m. Phone 373-3955 or 633-2953.

**Singles Book Study** — Monterey Bay Coffeehouse Bookshop, 472 Alvarado St., Monterey, second and fourth Tuesday, 7:30-9 p.m., free. Phone 373-3031.

**Teen Group for Survivors of Rape and Child Abuse** — Monterey Rape Crisis Center, Monterey, Wednesday, 3:30-5:30 p.m. Phone 373-3955 or 633-2953.

**Toddler Storytimes** — Monterey Public Library, Community Room, 625 Pacific, Monterey, Tuesdays and Fridays, 10 a.m. Phone 646-3934.

**The Magic Club** — Monterey, fourth Monday, 6:30-11 p.m., free. Phone 648-4698.

**Transcendental Meditation Lecture** — Carmel, Tuesday, 6 p.m. Phone 624-7321.

**Trivia Game Socials** — Brasilia, 650 Lighthouse Ave., Pacific Grove, first and third Friday, 8-9 p.m., free. Phone 372-4167.

**Wellness and Self-Healing Group** — JoAnn Ehley Nashban, 26415 Carmel Rancho Blvd, Carmel, weekly two-hour sessions, \$15. Phone 626-3866.

**Wine Tasting Series** — California Market, Highlands Inn, Hwy 1, Carmel, Friday, 4-6 p.m., \$10. Phone 624-3801.

**Women's Support Group** — Family Service Agency, 544 Pearl St., Monterey, Tuesday, 7-8:30 p.m., \$10. Phone 373-4421.



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**CLASSIC-BY-THE-SEA!** This fine one-year-old custom-built home is located in an ideal south-of-Ocean Avenue area, just steps to Carmel Beach. Light & airy, this 2-bedroom, 2-bath home has the quality you've been looking for. There's an elegant master bedroom suite with the third fireplace, viewing deck, and skylights. Fantastic kitchen and private patio/garden. \$995,000.

**SURPRISES AWAIT YOU!** And they're all pleasant! Step inside the gate and walk along the pathway to discover a comfortable, spacious Carmel home with light & sunny rooms. Freshly painted, there is a high ceilinged living room with fireplace. Delightful new kitchen. Beautifully refinished hardwood floors in the 2 bedrooms. Plus two levels of private decking! \$342,000.

**ROMANTIC SUNSETS!** This classic, contemporary home enjoys exceptional views out to the ocean and Point Lobos from its elevated site—yet is set away from tourist traffic on a lightly traveled road. Three bedrooms, 2 baths, freshly painted inside and outside, new kitchen skylight, built-in home entertainment cabinet and generous decking. \$439,000.

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The Inn at Spanish Bay

## CARMEL VALLEY

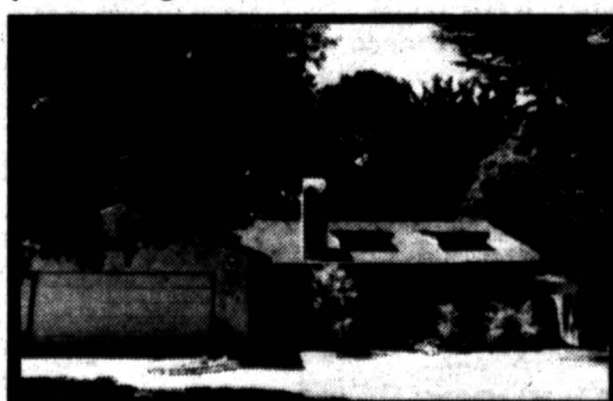


**TOP OF THE WORLD VIEWS!** Natural light streams into this remodeled home with gorgeous valley views. The Versatile floor plan could accommodate a mother-in-law living arrangement. Desirable features include a remodeled kitchen with breakfast room, a family room, den/4th bedroom and 3 baths. Two wood decks and spa. \$534,500.

**DEL MESA UNIT!** Popular "C" unit inside the Del Mesa Carmel retirement complex close to Carmel activities yet out in the valley sunshine. Free-standing with beautiful mountain and valley views. Two bedrooms & 2 baths, with separate den and dining room. Extra storage, freshly painted & carpeted. Good value. \$279,000.

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**GREAT VALUE NEAR ASILOMAR!** A delightful light and open 4-bedroom, 2-bath home on a 1/3+ acre lot. A stucco wall encloses the property, and in the rear yard there is 40-foot lap pool, redwood decking & jacuzzi. Rich plastered walls & beam ceilings, skylights, tile floors & 3 fireplaces. \$479,500.

## PEBBLE BEACH

**COUNTRY CLUB VALUE!** Close to golf courses and the Spanish Bay resort, this 3-bedroom, 2-bath country club home is situated along a quiet street and offers a sunny, private enclosed patio, beamed ceiling living room with hardwood floors, and a large & bright kitchen family room with tile flooring. \$449,000.



**CUSTOM MEDITERRANEAN!** Four-bedroom, 4-bath newer home in excellent Upper Pebble Beach neighborhood overlooking the pines out to the ocean. Spacious kitchen adjoining family room, formal dining & living rooms, upstairs game room with fireplace, wet bar and nearby terrace. Luxurious master suite with walk-in closet. Excellent value plus room for everyone! \$895,000.

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### Ocean & Golf Course View List

Call any of our offices for our exclusive Ocean & Golf Course View List, detailing information on our finest view homes & condos.



VOLUME 2 MARCH/APRIL 1995

INVESTMENT STRATEGIES FOR BUILDING WEALTH



# THE NAKED TRUTH ABOUT TAX AUDITS

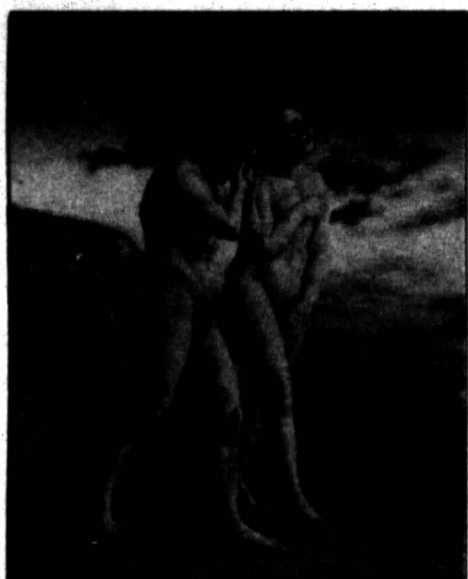
HOOKED ON PLASTIC?  
GREAT GOLF GETAWAY



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TAXES BY RANDY MYERS



# THE NAKED TRUTH ABOUT TAX AUDITS

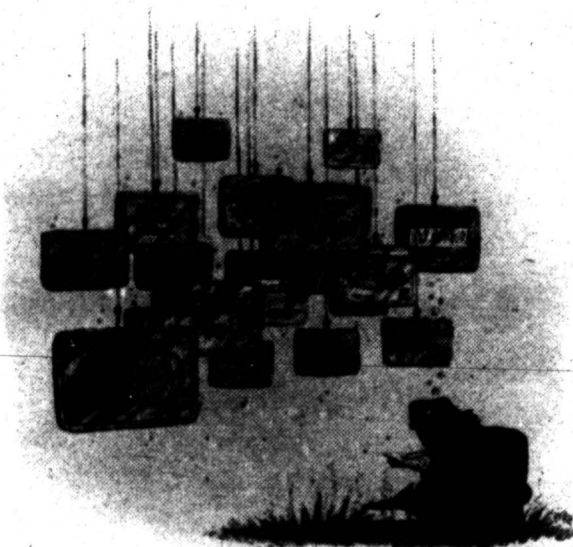
*How to fight the IRS without losing your shirt.*

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FINANCE BY LYNN O'SHAUGHNESSY

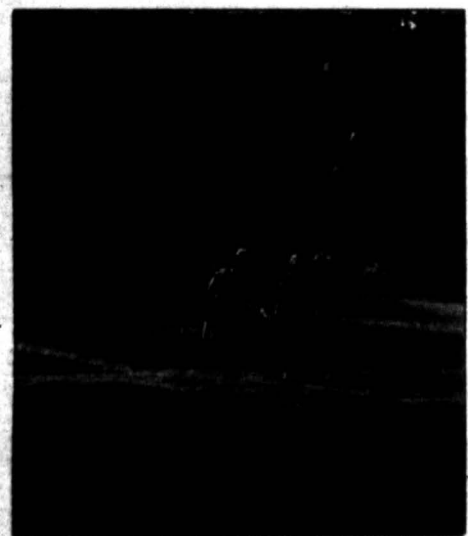
# HOOKED ON PLASTIC

*Don't be too quick to accept that new credit card.*



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LIFESTYLES BY ROBIN MCMILLAN



# GREAT GOLF GETAWAYS

*Where golfers and nongolfers can hit par together.*

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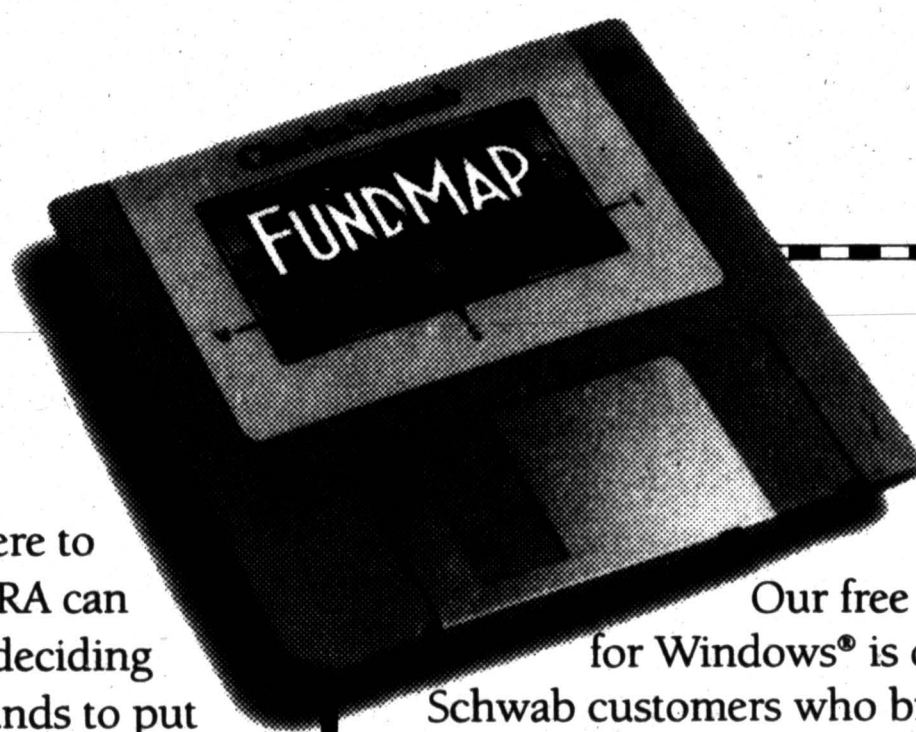
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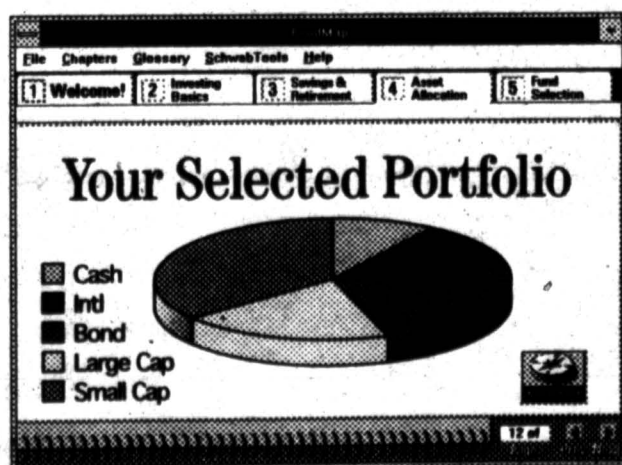


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# FAST TRACK

## Merrill Lynch Study Highlights Savings Shortfall

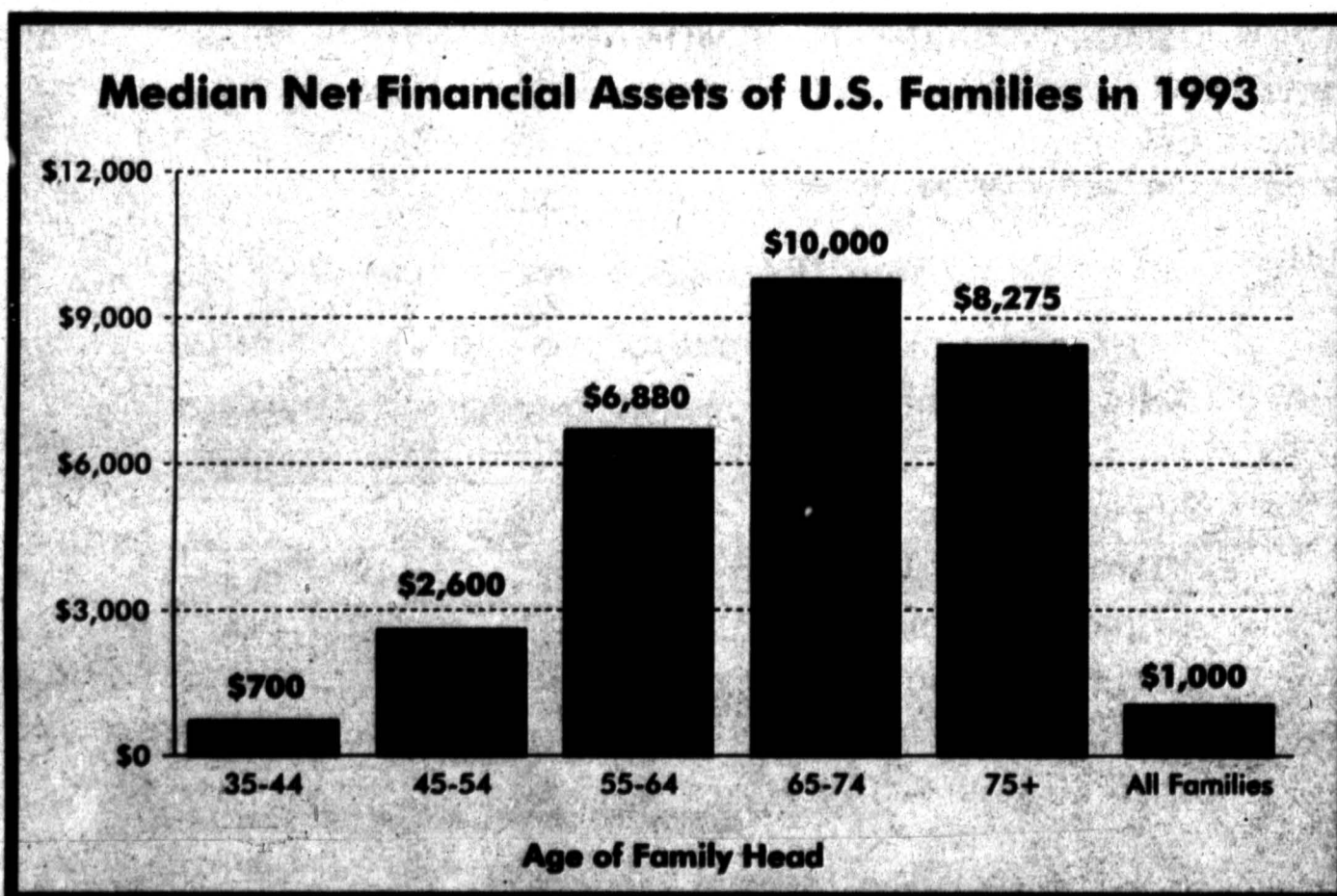
A new analysis on the financial wealth of American families commissioned by Merrill Lynch reveals that half of American families currently have less than \$1,000 in net financial assets.

"The financial wealth of American families remains at a woeful low, and these numbers provide further evidence for what is already an urgent need for a national plan to increase savings and investment," says John L. Steffens, executive vice president of Merrill Lynch's Private Client Group.

Classifying families by the age of the "family head," the analysis found that families headed by individuals 44 years of age and below have median net financial assets of just \$700. Even families on the verge of retirement, headed by individuals aged 55 to 64, have median financial assets of only \$6,880. Those families with the highest level of median net financial assets (\$10,000) are headed by individuals aged 65 to 74.

Overall, the median level of net financial assets for all U.S. families amounts to approximately \$1,000, the analysis concludes. The analysis was conducted by Dr. Joseph M. Anderson, president of Capital Research Associates, a Washington, D.C.-based economic consulting firm.

"These findings show two things," Mr. Steffens added. "First, that the public by and large knows a lot less than it needs to know about the fundamental facts of the American economy and about likely consequences of public policies. And second, that those who most need to save and invest for their own futures have no idea how important it is to do so."



Source: Census Bureau Survey of Income and Program Participation

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## Financial Services CEOs Are Highest Paid

CEO compensation is highest in the financial services industry, according to a new study by The Conference Board.

Median CEO total compensation (salary and bonus) in the financial services sector was \$1,094,000 in 1993, the latest year for which complete data are available. This industry includes diversified financial service and investment firms but excludes banking and insurance.

It is the first year in the 31-year history of this study that median CEO pay has broken a million dollars. The current study analyzes the total compensation of the five highest-paid executives in 538 companies in nine major industries.

"The level of CEO pay in financial services reflects the prominence of incentive or bonus pay linked to annual firm performance in this industry," says Charles Peck, Conference Board compensation specialist. "These incentives are highly leveraged. In a good year, payments are very substantial; in a bad year, they range from little to none."

### THE BONUS FACTOR

All the participating financial service firms paid a bonus in 1993, with the median CEO bonus amounting to 91% of salary. In the other eight industry sectors ranged from a low of 87% in manufacturing to 100% in communications. The median CEO bonus in these industries ranged from 32% of salary in utilities to 69% in manufacturing.

### LONG-TERM COMPENSATION

"The stock option continues to be the most widely used long-term compensation device," says Peck. "Although its future had become uncertain in the face of proposals by the Financial Accounting Standards Board to modify its 'costless' accounting treatment, that eventuality now seems more problematic."



\* Total compensation, including salary and bonus for 1993

Source: The Conference Board, New York City



## The New "Nanny Tax"

The newly-enacted Social Security Domestic Employment Reform Act of 1994 eases the burden of paying employment taxes and filing returns for domestic workers, such as maids, baby sitters, gardeners, etc. (known as "Nanny Tax"). Starting in '94, you don't have to pay or withhold Social Security taxes on a domestic worker's wages unless you pay them at least \$1,000 during the calendar year (instead of \$50 in a calendar quarter as was the case in '93). Refunds for amounts already paid in 1994 can be requested. Once a worker's wages reach \$1,000 for the year, tax is due on the full amount. Beginning in 1995, wages paid to a domestic employee under age 18 (except those whose principal occupation is household employment) are normally exempt from Social Security taxes. Additionally, you will be able to report and pay both Social Security and federal unemployment taxes on your own Form 1040 return, instead of reporting them on separate returns. Thus, 1995 taxes won't be due until April 1996. Be careful, however. These rules do not apply to any state taxes that may be due.

### ESTIMATED PAYMENT REQUIREMENTS

Although payroll taxes related to domestic employees are reported on the employer's Form 1040 beginning with the 1995 return, such taxes do not need to be considered for estimated payment or withholding purposes until 1998. For 1995 to 1997, the entire tax will be due on April 15 of the following year when the return is filed or extended.

From *The Practical Planner*, a publication of Feld Marks & Co., CPAs, Teaneck, N.J.

## Business Class

By William Hamilton



Lately, it feels as if this marriage is tied to the peso.

## Career Moves

Workers have long been expected to move for the sake of their careers. But according to a recent survey, Americans are becoming more reluctant to put themselves and their families through the trauma of a move for the sake of their careers. The survey was conducted by *EDK Forecast*, an executive newsletter based in New York City that tracks women consumers' issues. Among the 1,000 married adults surveyed nationwide, a majority (61%) wouldn't pull up stakes to advance their careers or even to save their jobs.

By a margin of 48% to 31%, married men are more likely than married women to accept a transfer tied to a move. Moving just to keep a job is even less appealing than moving to get a promotion — only 36% of men and 26% of women would follow their jobs to a new town.

Women are more likely than men to encourage their spouses to accept a promotion (69% vs. 53%). Men prepared to move for their own careers form the bulk of those who would move for their spouses' (77%), indicating that they consider both careers of equal importance.

### He Says...She Says...On Moving Among Married Men And Women

	Women	Men
Would move to accept promotion	31%	48%
Would move to keep job	26%	36%
Would encourage spouse to take promotion requiring a move	69%	53%

Source: EDK Forecast

## BANXQUOTE MONEY MARKETS & CDS

MAJOR BANKS AVG. % YIELDS	MONEY MARKETS	THREE MONTHS	SIX MONTHS	ONE YEAR	FIVE YEARS
<b>NEW YORK</b>					
Savings	3.36	4.60	5.39	6.08	7.20
Jumbos	5.37	5.07	5.45	5.74	6.54
<b>CALIFORNIA</b>					
Savings	2.44	3.71	4.35	5.78	6.28
Jumbos	2.79	4.06	4.79	6.01	7.09
<b>PENNSYLVANIA</b>					
Savings	3.45	3.77	4.90	5.55	6.43
Jumbos	4.54	5.41	5.66	5.90	—
<b>TEXAS</b>					
Savings	4.18	4.15	4.70	5.49	7.02
Jumbos	4.24	4.60	4.81	5.63	7.15
<b>MASSACHUSETTS</b>					
Savings	2.97	3.19	4.83	6.01	6.63
Jumbos	3.31	5.69	5.88	6.18	6.71
<b>OHIO</b>					
Savings	3.56	5.25	5.58	6.50	7.00
Jumbos	4.09	5.77	6.05	6.31	7.15
<b>NATIONAL AVG. YIELDS</b>					
Savings	3.46	4.33	5.02	5.74	6.65
Jumbos	4.18	5.07	5.44	6.00	6.92
<b>BROKERS AVG. YIELDS</b>					
—	—	5.82	5.93	6.16	6.72
<b>NATIONAL HIGH YIELD</b>					
Savings	6.08	6.18	6.50	7.25	7.60
Jumbos	6.16	6.40	6.81	7.15	7.73

AS OF 2/28/95

SOURCE: MASTERFUND, MILLBURN, NJ

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## THE 25 MOST EXPENSIVE COLLEGES 1994-1995

Name	Full Time Enrollment	Tuition & Fees	Room & Board	Total
Brandeis University	2,819	19,830	6,750	\$26,580
Yale University	5,217	19,840	6,510	26,350
Sarah Lawrence College	900	19,564	6,694	26,258
Barnard College	2,121	18,646	7,602	26,248
Harvard/Radcliffe College	6,862	19,820	6,410	26,230
Tufts University	4,596	20,204	5,968	26,172
Hampshire College	1,073	20,655	5,475	26,130
University of Pennsylvania	9,147	18,856	7,270	26,126
MIT	4,481	20,100	5,975	26,075
New York University	12,411	18,739	7,262	26,001
Bard College	1,025	19,760	6,206	25,966
Brown University	5,643	20,028	5,926	25,954
Swarthmore College	1,387	19,316	6,584	25,900
Princeton University	4,538	19,900	5,910	25,810
Bennington College	459	21,414	4,386	25,800
Columbia (Eng./Ap. Sci.)	1,008	19,110	6,664	25,774
Columbia U./Columbia C.	3,447	19,110	6,664	25,774
Dartmouth College	3,968	19,650	6,070	25,720
Oberlin College	2,583	19,796	5,820	25,616
University of Chicago	3,340	19,236	6,380	25,616
Reed College	1,199	20,110	5,490	25,600
Georgetown University	5,681	18,464	7,131	25,595
Williams College	1,967	19,770	5,790	25,560
Johns Hopkins University	3,336	18,800	6,740	25,540
Boston University	14,201	18,690	6,810	25,500
Tulane University	4,946	19,550	5,950	25,500

Source: The College Board Annual Survey of Colleges

## Free Kit Eases Financial Anxiety

Will interest rates continue to climb, or will they stabilize? Is now a good time to invest in stocks or bonds? How much money will I need to retire? Questions like these can be paralyzing, often preventing people from taking action.

To help ease anxiety about financial concerns, the National Endowment for Financial Education™ (NEFE™) is offering consumers a free "Wealth Care Kit." Based on the theory that thorough knowledge instills confidence, the kit walks readers through the processes involved in planning their financial future — at a very basic level. It helps them evaluate their current financial situation, set goals, and begin to identify potential strategies to reach those goals. The kit addresses such key topics as retirement, insurance, investments, estate, and income tax planning.

Worksheets and checklists are provided that guide the reader through such exercises as developing a personal balance sheet, ranking investment objectives, and starting to plan for retirement. Several sections include glossaries of key terms to acquaint the reader with the language of the financial services field. Other sections outline various strategies designed to help consumers reach specific goals.

"Good wealth care planning is similar to good health care planning in that the ability to plan ahead and adjust behavior to meet certain goals can lead to a marked improvement in one's overall quality of life," says William L. Anthes, Ph.D., president and CEO of the National Endowment for Financial Education. "With the 'Wealth Care Kit,' we hope to provide guidance for consumers searching for a first step in the valuable life-long process of personal financial planning."

To receive a free copy of the "Wealth Care Kit," request one in writing from:

**Public Education Center, National Endowment for Financial Education**  
4695 South Monaco Street, Denver, CO 80237-3403



## Five Items Frequently Overlooked On Tax Returns

By overlooking one or more of the following items, many taxpayers pay more than they should, according to James R. Hegel, a CPA and personal finance specialist based in McLean, VA.

## 1. THE RIGHT FILING STATUS

If you and your spouse each earn taxable income, you should calculate your taxes both separately and jointly to determine which provides the lowest overall liability. If you're single and maintain a household for your child or dependent relative, you may be able to file as a head of household, which provides favorable tax rates. You might qualify even if you maintain a separate household for your dependent parents.

## 2. TAX CREDITS

Tax credits are even more valuable than tax deductions because they directly reduce taxes, while deductions only reduce taxable income. If you hire someone to care for your dependents, you may be entitled to a tax credit for a portion of these expenditures. A dependent can be a child or possibly even another family member. If you are over 65, disabled, or a worker who supports a child, you may be entitled to a tax credit.

## 3. SOCIAL SECURITY TAX OVERPAYMENTS

If you changed jobs (or, sometimes, if you only transferred within the same company) you may have overpaid your Social Security taxes. Any time you get more than one W-2 form from your employer(s), you should check that you haven't paid too much. Any excess can be used to reduce your income tax liability and may be refunded on your form 1040.

## 4. TAX BREAKS FOR EDUCATION

Education costs may be considered deductible business expenses if one of the following two requirements are met: 1) The education is to maintain or improve skills necessary in the individual's trade or business, or 2) the education is required by the individual's employer.

However, the use of this deduction is subject to other restrictions. Consequently, if you have these types of expenditures it is recommended that you consult a tax advisor to determine if you are entitled to a deduction.

## 5. IRA OR SEP CONTRIBUTIONS

Anyone can contribute up to \$2,000 to an Individual Retirement Account (IRA) regardless of income. Although deductibility of such a contribution is phased out over a fixed income range, it is still advantageous to make a nondeductible contribution since the earnings on this money will not be subject to tax until they are withdrawn at retirement. A self-employed individual may establish a Simplified Employee Pension (SEP) plan that allows up to \$30,000 of deductible contributions.

Jim Hegel is a CPA with a private practice in McLean, VA. He can be reached at (703) 917-0807.



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# EXPERTS' CORNER

Professional advice on IRS tax audits

By Randy Myers



**Joseph Lane**, Enrolled Agent, Palo Alto, CA: "There's a lot of folklore about what triggers an IRS audit. One thing that could do it is having confusing data on your tax return, maybe a number entered on the wrong line. The higher your DIF score (see cover story), the more likely an audit. But the IRS will also target what it thinks are problem areas. For example, we have probes going on in California right now of all Schedule Cs (tax forms filed by sole proprietors

of small businesses) which show zero income but which had expenses. The IRS also is placing more and more emphasis on its Market Segment Specialization Program, in which it looks closely at key market segments — taxi drivers, caterers, air charter companies, attorneys, mortuaries, just to name a few — that tend to be small businesses. This program also has a big emphasis on cash businesses — gas stations, body shops, automotive services, bed and breakfasts, that sort of thing."

**Alan E. Weiner**, CPA, Holtz Rubenstein & Co., Melville, NY: "If you've got a really unusual item on your tax return, I'd include supporting information about it with your return. Let's assume it's an unusually high medical expense because you're paying for a dependent to be in a nursing home; maybe you're spending \$20,000 a year. I'd get a letter from the nursing home and attach it to the tax return. That way, if somebody at the IRS looks at the return, they'll see the bills or letter attached explaining why care was necessary, and they can kill the audit. Some people feel that you shouldn't attach anything to your return that might attract attention, but I've been doing this for 25 years and it works for me."

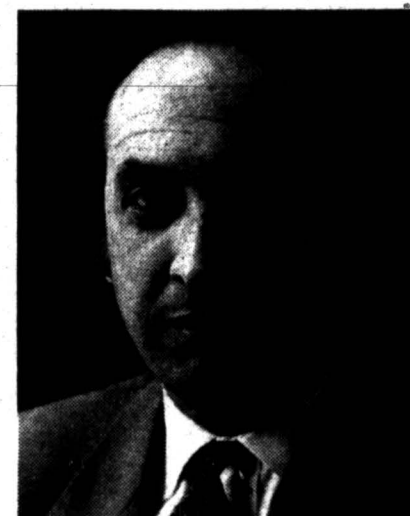


**Richard Lefever**, tax attorney, McNeese, Wallace & Nurick, Harrisburg, PA: "Don't procrastinate if you get an inquiry from the IRS. A lot of people get letters and then sit on them for three or four weeks. The best thing you can do, for your own peace of mind, is to do something about it right away. Obviously, you're in the IRS computer having what the IRS perceives as a problem, and it's not going to go away. If it is a problem, it's only going to get worse, with interest and penalties accruing. I've had people come in where they received a notice from the IRS two months ago, and then they got a second notice, and maybe a third notice, and finally they decided maybe they ought to do something about it. That causes more anguish than it's worth. Those computers don't forget. In the old days, when the IRS had more than they could handle, that may have been true, but with today's computer capabilities they're not going to forget you."



**Sharon-Kay Flynn**, Enrolled Agent, Beverly, MA: "Office audits are fairly rare. If you get one, it usually starts with the IRS sending a letter that says, 'We need to see you. We've set up an appointment on such and such a date. If you can't make it, call us.' With my clients, I always get power of attorney, and then I call the IRS and say I can be there or explain that I can't be there because I need more time. In that case, they ask when I'll be ready. I give them a date, and it usually works out fine. Field audits are rare — unless it's a criminal investigation. If a taxpayer receives a notice and ignores it, then a Revenue Officer may just show up at his front door."

**Andrew Blackman**, CPA, Shapiro & Lobel, New York City: "The IRS can audit you for up to three years after the due date of a return or the filing of a return. If it deems that you've underreported your income by 25% or more, it becomes a case of statutory fraud, which means they don't have to prove intent of fraud, and then the statute of limitations becomes six years. So you should save most documents related to your tax returns for seven years. But some you'll need to save much longer, such as those that establish basis of assets: stock you bought 20 years ago, or records related to the purchase and sale of personal residences. Incidentally, there's no statute of limitations if the IRS can prove fraud."



**Scott Hall**, CPA, Cockeysville, MD: "If a taxpayer receives an inquiry from the IRS, regardless of the type of question, regardless of how minute, I suggest they first call the person who prepared their tax return for them. If they did it themselves, I still suggest calling an accountant, just to review the notice and make sure the taxpayer's impression of what the IRS is seeking is accurate. If the taxpayer is guilty of misconduct of any sort on that tax return, he should call an attorney who specializes in tax matters. If it's a compliance (random) audit, the taxpayer should certainly have someone helping him — those are pure hell. The IRS will seek documents the taxpayer would think are clearly out of the realm of an audit, maybe a Social Security card and a birth certificate. He may have to prove that not every deposit on all of his bank statements, mutual fund statements, and stock statements was reportable income. In a compliance audit, the IRS assumes that every dollar you received, regardless of where it was deposited, was income, and it belongs on a tax return. It's up to the taxpayer to prove the case, and that can be very difficult."





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# THE NAKED TRUTH ABOUT TAX AUDITS

*How to fight the IRS without losing your shirt.*

Given the choice between a tax audit and root canal surgery, many Americans would opt for surgery. After all, if the government could bring down Al Capone by convicting him of income tax evasion, what could it do to you or me if we make a mistake on Form 1040?

In fact, say tax professionals, going head-to-head with the IRS need not be a nightmare, provided you've made an honest attempt to comply with the law and you've kept careful records of your income and your deductions. "In that case, there's nothing to fear," says Andrew Blackman, a certified public accountant with the accounting firm Shapiro & Lobel in New York City. "All the IRS will ask is, 'How did you come up with this number?'"

"In some ways, taxpayer fear is a conditioned response to decades of IRS hype that intimidates people," adds Enrolled Agent Joseph Lane of Palo Alto, CA, a former IRS officer now licensed to represent taxpayers before the IRS.

## WHO SHOULD WORRY

That's not to say that an IRS audit will always be pleasant. People who don't cooperate with the agency, submit muddled or incomplete records, or worst of all, reveal an intent to defraud the government, will have their hands full. "If the service suspects fraud, they will send people like Elliott Ness after you," says Blackman, referring to the legendary agent who brought down Capone. "They have ice in their veins. A lot of them are attorneys.

They're the very best the IRS has to offer."

"People who should worry are those who did something intentionally wrong on a big scale," agrees Alan E. Weiner, a CPA and senior tax partner with the accounting firm Holtz Rubenstein & Co. in Melville, NY. "For everybody else, it's just a checking of records. At worst it may cost them some money. Some people even get refunds."

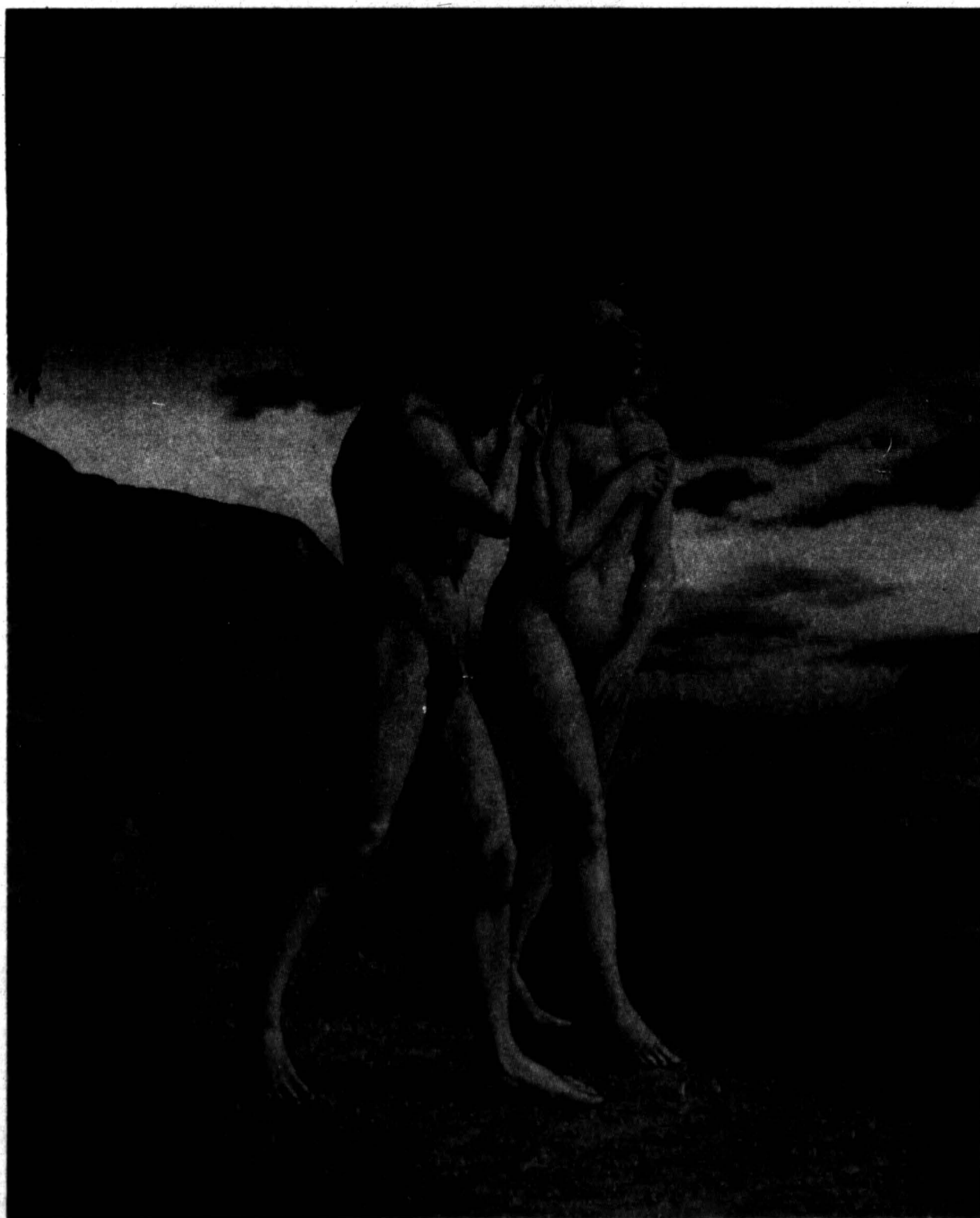
Chances of being audited are actually quite slim.

IRS spokesman Anthony Burke says that for the 1992 tax year (the last year for which data are available), slightly less than 1% of all returns were audited, down from 1.57% five years earlier. However, the IRS hopes to boost that percentage this year, partly by launching the biggest round of random audits ever conducted. Beginning in October, the IRS will select approximately 153,000 personal and business returns for audit under its Taxpayer Compliance Measurement Program.

A key objective of these random but exhaustive reviews is to help the IRS fine-tune the parameters its computers use to flag tax returns as likely audit candidates. While no one outside the IRS knows exactly what the parameters are for this Discriminant Function System (also known as the DIF System), we do know they're generally triggered when one number on a return is out of proportion to another: a taxpayer who reports \$20,000 of deductions on only \$10,000 of income, for example, or claims an unusually high number of dependents. In addition, IRS computers are widely believed to trigger alerts for tax returns

that include certain items easily subject to abuse, such as deductions for home offices.

If your return prompts an inquiry by the IRS, you should deal with it immediately. First decide whether it's a matter you can handle yourself (a simple question of fact, perhaps) or more properly deserves the attention of a tax professional (a question of law). You may be able to handle a so-called "correspondence audit" — in which you





simply supply the IRS with missing information — by mail. But it pays to be careful on even the simplest matters, especially if the IRS is demanding back taxes with interest and penalties.

"IRS agents typically apply penalties automatically, but a lot of penalties are discretionary," says tax attorney Richard Lefever of the law firm McNees, Wallace & Nurick in Harrisburg, PA. "You can argue that you made an honest mistake and sometimes get the penalty reduced or eliminated."

Some IRS inquiries almost always warrant professional help: when you don't understand what the IRS wants, when you used a tax professional to prepare your return in the first place, when you believe you've broken the law, or when you're asked to participate in an office audit (which takes place in an IRS office) or a field audit (which takes place at your home or business).

## WHERE TO GET HELP

If you decide to get help, three types of professionals can represent you before the IRS: certified public accountants, attorneys, and Enrolled Agents. Enrolled Agents are tax professionals licensed by the federal government to represent clients before the IRS. Many, like Lane, are former IRS employees. An Enrolled Agent or a CPA is the first line of defense for most taxpayers, but you should see an attorney first if you know or suspect that you violated tax laws. Only lawyers enjoy client privilege and can legally withhold from the IRS information you've shared that could damage your case. Although CPAs and Enrolled Agents are not obligated to volunteer information about unlawful behavior by their clients, they can be compelled to do so if questioned by the IRS or a court.

Whether you decide to do battle alone or get professional help, the most important thing you can do is to gather documentation to support your position. Of course, this will be difficult, if not impossible, if you haven't kept good records.

Ironically, some people think they can turn poor record-keeping to their advantage. "They think if they dump a shopping bag of receipts on the agent's desk, he's going to get bored," observes Lane. "He's not. He'll take the bait and say to himself, 'We'll find something here.'"

"Don't go in and try to wing it," adds Blackman. "I prepare for an audit much the way an attorney would before trying a case. I try to think of what the other side is likely to say or do, and how I will respond."

When you do respond to the IRS, either in writing or in person, don't volunteer more information than it has requested. That could give the IRS reason to open up new areas of your tax return to investigation. In fact, most tax experts suggest you don't even attend your audit yourself unless the IRS insists on it. Instead, they say, send your tax professional, who can be dispassionate about the matter.

"We're trained to look at what the IRS is looking for and only that," explains Enrolled Agent Sharon-Kay Flynn of Beverly, MA. "If the auditor asks for anything new, we tell them we're not prepared and that we didn't bring it with us, so that we can go home

and we can prepare for it."

If you decide to represent yourself and find that you're in over your head, you have the right to stop talking and seek professional counsel at any time. That's a smart move if you sense that an audit is turning into an investigation of possible criminal conduct.

If you disagree with the outcome of an audit, you can appeal to your auditor's supervisor, and then — if you're still unhappy with the results — take your case to tax court. If you do that within 90 days after the IRS issues you a Statutory Notice of Deficiency, you won't have to pay any tax the IRS says is due until the court issues its decision. Alternatively, you can pay the tax and then file suit for a refund in a U.S. District Court or U.S. Claims Court.

Even if you concede defeat, you might still be able to lessen your tax bill if you expect to have legitimate problems paying it. How? By filing IRS Form 656 (Offer in Compromise) and indicating, in the space entitled "grounds for acceptance of this offer," that there is doubt as to the ability to collect the full amount of tax, interest, and penalty. Often, the IRS will accept a lower figure, especially if there was no intent of fraud.

Win or lose, you're unlikely to recommend a tax audit to your friends. But like root canal surgery, an audit can leave you smiling — if you keep good records, make a conscientious effort to comply with tax law, and follow the advice outlined above.

*Randy Myers writes on corporate and personal finance for a number of national magazines and is a contributing editor for Nation's Business and Individual Investor.*

**"People who should worry are those who did something intentionally wrong on a big scale."**

## The IRS has a new message for tax cheats who don't report all of their income: *Get real.*

**U**nder a new program called "Economic Reality," the IRS is training its agents to look not just at your tax return but also at your lifestyle, and to determine whether the two match. If you report that you earn \$30,000 a year but live in a \$400,000 house and drive a new Mercedes, get ready to do some explaining.

"The IRS has announced that it will no longer audit tax returns, it will audit the taxpayer," says Enrolled Agent Joseph Lane, a former IRS officer who now represents taxpayers. "The guideline to their auditors is: Don't be a verifier, be an investigator."

Not all taxpayers will have to justify their lifestyles. Most of those whose tax returns generate inquiries from the IRS will only need to answer questions on a narrow range of issues. Lifestyle inquiries will be reserved for those selected for a full audit, probably because they fall into one of the categories where the IRS has found underreporting in the past and now looks extra hard for violations: among the self-employed, for example, and among those in small businesses that handle a lot of cash. The IRS has identified about 80 industry groups targeted for such attention through its Market Segment Specialization Program.

While "Economic Reality" will likely put more IRS personnel in the field, auditors won't necessarily have to visit your house or office to discover evidence that your lifestyle and your reported income don't match. They can use electronic means, such as a beefed-up computer matching program, to find underreported income from banks, employers, and brokerage accounts and to check other financial records.

Not surprisingly, some people are worried about Uncle Sam taking such a close look at their affairs. "Nobody wants to be swept up in some dragnet where they have to defend every dinner they had out," says Lane. "I don't think that will be a problem, because there's so much routine auditing work to go around."



# FUNDWATCH

## Good Values In Natural Resources

Investment performance in emerging markets this year is likely to be a reverse image of 1994, says B.J. Willingham, portfolio manager of John Hancock Global Resources Fund. A year ago these markets were coming off one of their best years ever, only to correct drastically soon after. They start this year with investors as depressed as they were euphoric then, but with the seeds of major growth in place, Willingham believes.

"Many companies in these markets are selling at half the price they reached at their peaks," he says. "They were ahead of themselves then. Now they're some of the best values you can find anywhere."

Many of these countries are rich in natural resources and their producers are among the stocks that Willingham likes so much. They include copper companies in South Africa, oil producers in Argentina, and paper mills in Indonesia.

"The beauty of commodities is that there is a world price, independent of the conditions of the local economy. As Europe and Japan expand production, world demand automatically rises and so should prices."

Companies that sell a high proportion of their output abroad should do particularly well, Willingham adds. "The weaker their currencies, the lower their own costs are relative to their international competitors and the bigger boost foreign earnings bring." His confidence is shown by the fund's holdings, a full half of which are now in foreign-based companies. A year ago it was only 25%.

"Last year was a year of correction around the world," he comments. "This year we should be able to build on solid footing."

## Top-Ranked Funds Invest In Growth And Value

The stock market has never had two back-to-back decades of double-digit growth. It had a spectacular one in the 1980s, and many managers conclude it won't happen in the '90s. If they're right, funds that are adept at buying growth cheaply can add a lot of value.

The latest Top 20 list of long-term performers from Lipper Analytical Services includes three five-star funds that combine growth and value as a way of life. In the last 15 years, FPA Paramount had a total return of 833%, SteinRoe Special Fund was up 906%, and New York Venture rose 934%. In the same period, the average domestic fund had a return of 572%. Yet each of the three funds turned in top performance with average or below average risk.

All three management teams put a high value on personal research. Recently, Bill Sams, portfolio manager of FPA Paramount, said he prefers to go where the action isn't. New York Venture's Shelby Davis likes growth companies that are disguised as something else. "The Federal National Mortgage Association was once thought of as a ward of the government. Now it's seen as a solid, double-digit grower," he says. Bruce Dunn and Dick Peterson, who run SteinRoe Special, say that because they pick companies one by one, not sectors or themes, the fund's portfolio is more truly diversified and so less volatile than many other growth funds.

This type of investing demands an unusual degree of patience. It generally involves buying something that is out of favor and waiting until others recognize its worth. "I buy what is down and dirty," says Sams. "If it's obvious something is going to turn around within the next few months, then that's already reflected in the price." SteinRoe Special normally buys in the expectation that it will hold the stock for about three years. Over recent years its portfolio turnover has been less than half that of the average stock fund.

All three funds have benefited recently from the presence of momentum investors, who chase stocks that are already rising. "In today's volatile markets, hot stocks with even slightly disappointing earnings can crash at any time," says Davis. "If they're good quality companies, that can be our opportunity." Dunn and Peterson say that being able to take the long view can put them into companies whose near-term prospects are uncertain. "As buyers, we actively look for companies with sound long-term fundamentals and strategies but which may have fallen out of favor in the short term," they note.

The growth rates these funds look for, though strong, are not eye-popping. As Davis explains, "really fast-growing companies look good but often falter, and when they do, investors pay a big penalty." The same approach explains why Paramount has never had a down year since Sams took over in 1981.

This style of investing means that even in gloomy times there is often plenty to buy. "Bad economic conditions aren't necessarily bad for individual companies," says Dunn. "That's the time when the most successful companies can buy up their competitors and increase market share." New York Venture's application of that principle to banks at the time the industry was going through the worst crisis in its history is a classic of its kind.

All three like to know a lot about the companies they buy. Both Davis and the SteinRoe team spend much of their time visiting and revisiting managements to avoid being blindsided by changes. Thus, seemingly daring decisions may actually be quite low-risk. As Sams puts it, "I try to buy them when the conditions that made them unpopular have changed enough to give me confidence, but when the changes are still obscure enough for the market not to have noticed."

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**MORNINGSTAR**



# HOOKED ON PLASTIC?

**H**AVE YOU become inundated with credit card offers? If your wallet is already stuffed with plastic, your first impulse might be to toss them. But you could miss out on some tantalizing deals.

"Credit cards are fighting for wallet share," says James Daly, the editor of *Credit Card News*. "Every credit card issuer wants theirs to be your favorite. So they're giving customers a reason to use them." That may include slashing interest rates, eliminating annual fees, or offering rebates.

But before signing up for any new cards, give your old cards one more chance. Call your card company and ask for a better interest rate or request your annual fee be dropped.

"You may get a lower rate right over the phone. The key is how valuable a customer you are," says Ruth Susswein, the executive director of the Bankcard Holders of America, a nonprofit consumer education organization in Salem, Va.

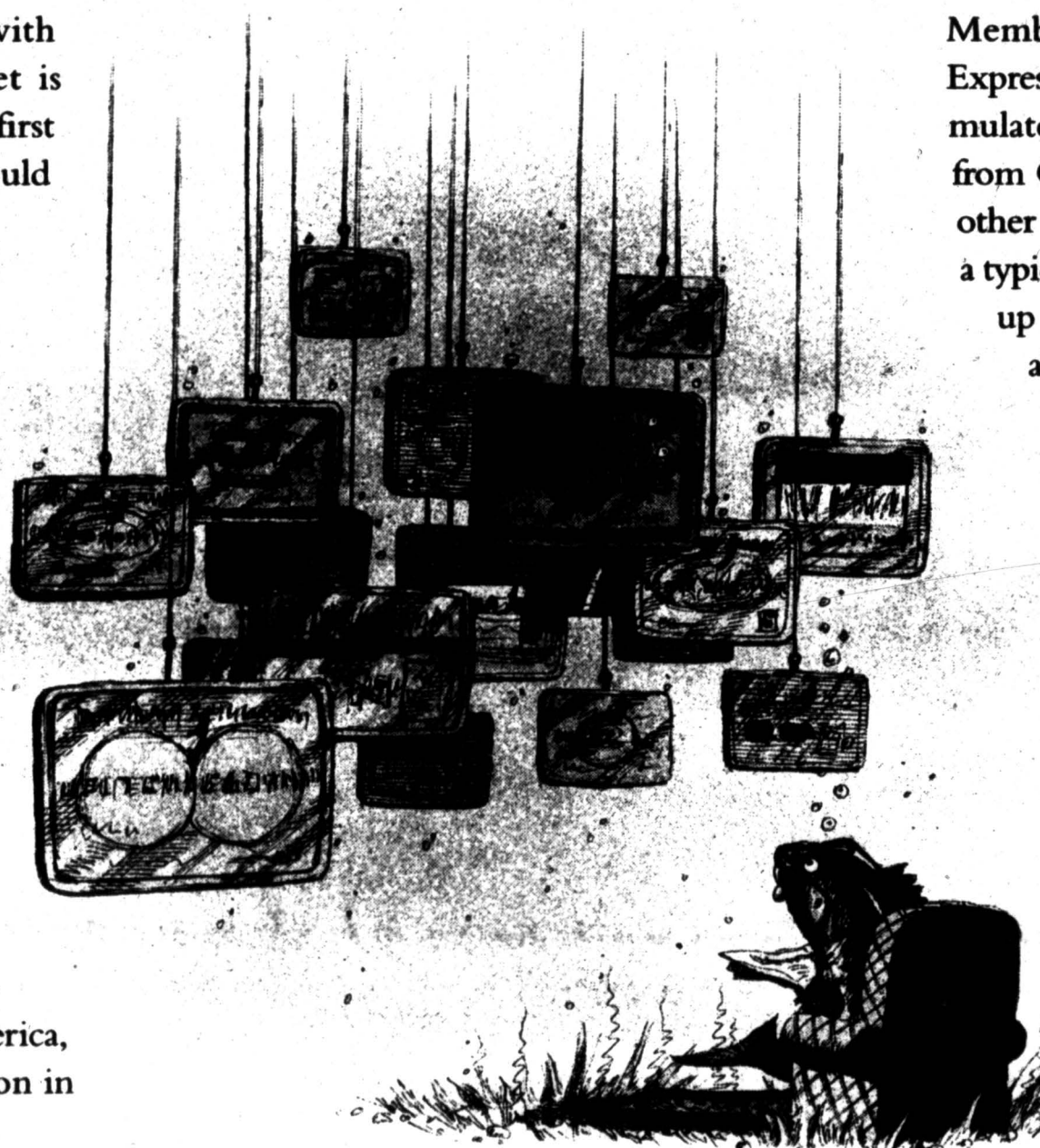
You shouldn't stockpile cards just because you can get a better deal. Most people only need two. Use one to charge all your purchases and keep the other in reserve in case you need a bigger line of credit in a pinch. Or use a no-fee card for day-to-day purchases that you pay off each month, and keep a low-interest rate card for big-ticket items that you plan to pay off over several months.

## REBATE CARDS

Today, when you plunk your plastic down on a store counter, your rebate card could simultaneously help you save for a house, a refrigerator, or college tuition. It could even fatten an annuity for your rocking chair years.

But as a rule you must be a big spender to reap the maximum benefit from a rebate card. For instance, you must typically spend \$10,000 on a General Motors card to earn the full \$500 rebate on a GM car or truck. That's a lot of spending, considering that the average consumer charges \$2,200 a year on a credit card. If you charged \$2,200 on your GM card and paid the minimum 2.5% of your balance each month, you'd only get a \$110 rebate and your interest charges would total \$358 before the rebate.

"People are usually better off getting a card with



*Don't be too quick  
to accept that  
new credit card.*

a lower interest rate or other fees and using the savings toward the purchase of a car," says Robin Leonard, author of *Money Troubles: Legal Strategies to Cope with Your Debt* (Nolo Press, 1994).

Rebate cards make the most sense for those who avoid carrying high balances every month. If you always pay your balance and charge \$4,000 on a General Electric card, which carries no annual fee, you'd get a \$30 rebate. Your cost would be zero.

## FREQUENT FLIER CARDS

The granddaddy of all rebate deals is the frequent flier card. But a typical frequent flier card user — who charges \$2,200 a year and keeps a balance of \$1,100 — would take almost 10 years to earn a free ticket, according to calculations by the Bankcard Holders of America.

And what are yearly costs for this "freebie"? With a USAir card, you would pay an annual fee of \$35 and \$188 in interest payments.

One of the better deals is the American Express

Membership Miles program. As an American Express cardholder, your frequent flier miles accumulate in a pool that can be used toward tickets from Continental, Delta, USAir, Southwest, and other airlines. That gives you more flexibility than a typical airline card. If USAir, for instance, bumps up the miles needed to get a free ticket, you can always use your American Express miles with one of the other airlines. But if you held a USAir Visa card you'd be stuck.

On the other hand, new cardholders with Continental One Pass Visa and MasterCard get 2,500 bonus miles when they apply and another 2,500 bonus miles when they're approved, according to the Bankcard Holders of America. That's not a bad deal considering you need 20,000 miles for a free ticket on many airlines.

## ELIMINATE NEEDLESS CARDS

If you're shopping for a new card, don't be sucked in by flashy advertising. A card with a 7.5% interest rate might seem like a winner. But all too often the rate jumps dramatically after three months.

You don't have to be rich to get the most sought-after cards. But issuers frown upon applicants who carry too many credit cards with high credit lines, says Ginita Wall, the author of *The Way to Save: A 10-Step Blueprint for Lifetime Security* (Henry Holt and Co., 1993).

That should give you the incentive to get rid of excess cards. If you can't part with your Visa and MasterCard, at least cut up your department store cards. Unlike lots of bank credit cards, which have pared down their interest rates, many department stores continue to charge rates as high as 24%. Since most major department stores will accept other plastic, there's no reason to pay such stratospheric rates.

To shut down an account, you need to contact the card issuer. You'd also be wise to obtain your credit report to make sure it notes that the account was closed at your request.

## NO FEE VS. LOW INTEREST

If you regularly pay off your credit card balance each month, apply for a card with no annual fee. For you, the interest rate is meaningless. But if you're one of the more than two-thirds of Americans who carry balances, look for a card with the lowest interest rate.



**F**or a \$4 fee, the Bankcard Holders of America will mail you a list of the credit card issuers offering the most competitive interest rates and fees. Their address is 524 Branch Drive, Salem, VA 24153. Here are a few cards that made the Bankcard Holders' honor roll:

#### LOW-INTEREST CARDS

**Federal Savings Bank**  
Little Rock, AR  
(800) 374-5600  
MasterCard, Visa  
Interest Rate: 9.72% variable  
Annual Fee: \$33  
Credit Line: \$500 to \$5,000

**Metropolitan National Bank**  
Little Rock, AR  
(800) 883-2511  
MasterCard, Visa  
Interest Rate: 9.24% variable  
Annual Fee: \$25  
Credit Line: \$500 to \$5,000

**Capitol One Bank**  
Richmond, VA  
(800) 952-3388  
MasterCard, Visa  
Interest Rate: 6.9% variable until  
1/1/96, 13.9% thereafter  
Annual Fee: \$29  
Credit Line: \$300 to \$6,500

#### NO-FEE CARDS

**First Virginia Bank**  
Falls Church, VA  
(800) 634-8803  
MasterCard, Visa  
Interest Rate: 14.7% fixed  
Annual Fee: None  
Credit Line: \$500 to \$10,000

**The Bank Of New York**  
Newark, DE  
(800) 235-3343  
MasterCard, Visa  
Interest Rate: 14.9% variable  
Annual Fee: None  
Credit Line: \$300 to \$5,000

Watch out for "teasers" that offer very low rates for a short period of time, after which the rates can rise dramatically.

Also examine whether you really need a gold card that often carries higher annual fees. A typical feature of a gold card is a higher line of credit. A gold card might entitle you to \$25,000 in credit, compared with \$5,000 for a standard card. A gold card also might offer disability or life insurance and extended warranty coverage on purchases.

"There are fewer and fewer reasons to have a gold card," Susswein says. "Many of the added features are already offered on standard cards, so paying a generally hefty fee for a gold card really may not be worth it."

If you've just gotten a new card in the mail, beware

of the temptations of a new account. Card companies will no doubt start bombarding you with invitations to charge, charge, charge. A favorite ploy of card companies is to send you blank checks tied to your account. If you are tempted to use one, be aware that card issuers typically charge 2% of the check amount, in addition to the interest, if you don't pay in full.

*Lynn O'Shaughnessy contributes articles on business and finance to such publications as Your Money, Independent Business, and Entrepreneur.*

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**Rating: ★★★½**

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Average Street Price: \$460

Manufacturer: Hewlett-Packard,  
503-715-2004, 800-443-1254

**Rating: ★★★½**

### Sharp Wizard OZ-9520FX

List Price: \$750

Average Street Price: \$499

Manufacturer: Sharp, 201-529-8200,  
800-237-4277

Personal digital assistants (PDAs) such as Apple's Newton have been all but a complete bust. This doesn't mean that other handheld computers haven't found some measure of success, however.



*New features for Sharp Wizard*

Two cases in point are palmtop computer offerings from Sharp and Hewlett-Packard. These pocket-size systems offer many of the Newton's PDA capabilities but ignore not-ready-for-prime-time features such as handwriting recognition.

### SHARP WIZARD OZ-9520FX

Sharp's Wizard, from its humble electronic organizer beginnings, has evolved into a surprisingly capable telecommunicator. Actually, it's a little misleading to refer to Sharp's OZ-9520FX as a new model; it's really just the OZ-9520 Wizard bundled with Sharp's recently introduced CE-FM4 fax/modem (sold separately for \$180). But the combination is far more than the sum of its parts.

Attaching and removing the 9,600 bps fax/2,400

bps data modem takes just seconds, and it's light enough to remain attached to the Wizard all the time. That means you can instantly take advantage of the fax and telecom capabilities that have always been built into the Wizard's software. The Wizard lets you fax text files directly from the word processor, or send freehand drawings or handwritten notes from the Scrapbook application.

You can also assemble assorted documents, notes, memos, drawings, address book records, and so on in a folder and fax the entire thing in a single operation. The fax functions are worked intelligently into the Wizard's graphical interface; simply select a document, then tap the Fax Send icon with the Wizard's pen. The modem also works with the Wizard's built-in terminal software, which lets you access on-line and e-mail services.

On the downside, the Wizard's proprietary software limits the range of documents it can handle. There is virtually no compatibility with file formats other than ASCII text, and the Wizard's modest memory and storage resources, though expandable to a degree, rule out big files.

### HEWLETT-PACKARD 200LX

Like the newest Wizard, the HP 200LX builds on pre-existing strengths. And new features enhance the HP's desktop connectivity and personal productivity applications. The DOS-based LX palmtops have always had the advantage of compatibility with millions of desktop DOS and Windows PCs. But the addition of the venerable *LapLink Remote* software to the 200LX makes that relationship that much cozier.

You can connect the HP 200LX to your DOS or Windows system and use the palmtop as a local drive. Under File Manager on your desktop system, the palmtop appears simply as an additional drive letter that you open and work with as needed.



*HP 200LX enhances connectivity*

*LapLink Remote* simplifies HP 200LX file management, but the process gets even easier with Extended System's wireless model JetEye PC ESI 9610A infrared transceiver (\$135). The transceiver allows you to exchange files between the HP 200LX and a DOS or Windows system via *LapLink Remote* without a cable.

Once you have attached the JetEye PC ESI 9610A infrared unit to a serial port on the desktop computer, you simply aim the palmtop's infrared port at the 9610A transceiver, start *LapLink* on both machines, and you're ready to go.

The 200LX also offers a slimmed-down version of Intuit's popular *Quicken* personal finance software. *Pocket Quicken* offers the same basic account management as its full-scale counterpart as well as expense account tracking.

Though both the 200LX and the Wizard are palmtops, they are targeted toward different business audiences. If ease of use, light telecommunications, and personal information management functions are your primary needs, the Wizard will do the trick. On the other hand, Hewlett-Packard's 200LX, with its DOS and Windows compatibility, is more of a palmtop for the computer savvy. Both of these little systems prove that there's more to pocket-size computing than just PDAs.

By Jonathan Karl Matzkin

## ABOUT THE RATINGS

- POOR
- ★ FAIR
- ★★ GOOD
- ★★★ VERY GOOD
- ★★★★ EXCELLENT



## Data Crunching for DOS Diehards

Rating: ★★★

Lotus 1-2-3 Release 4 for DOS

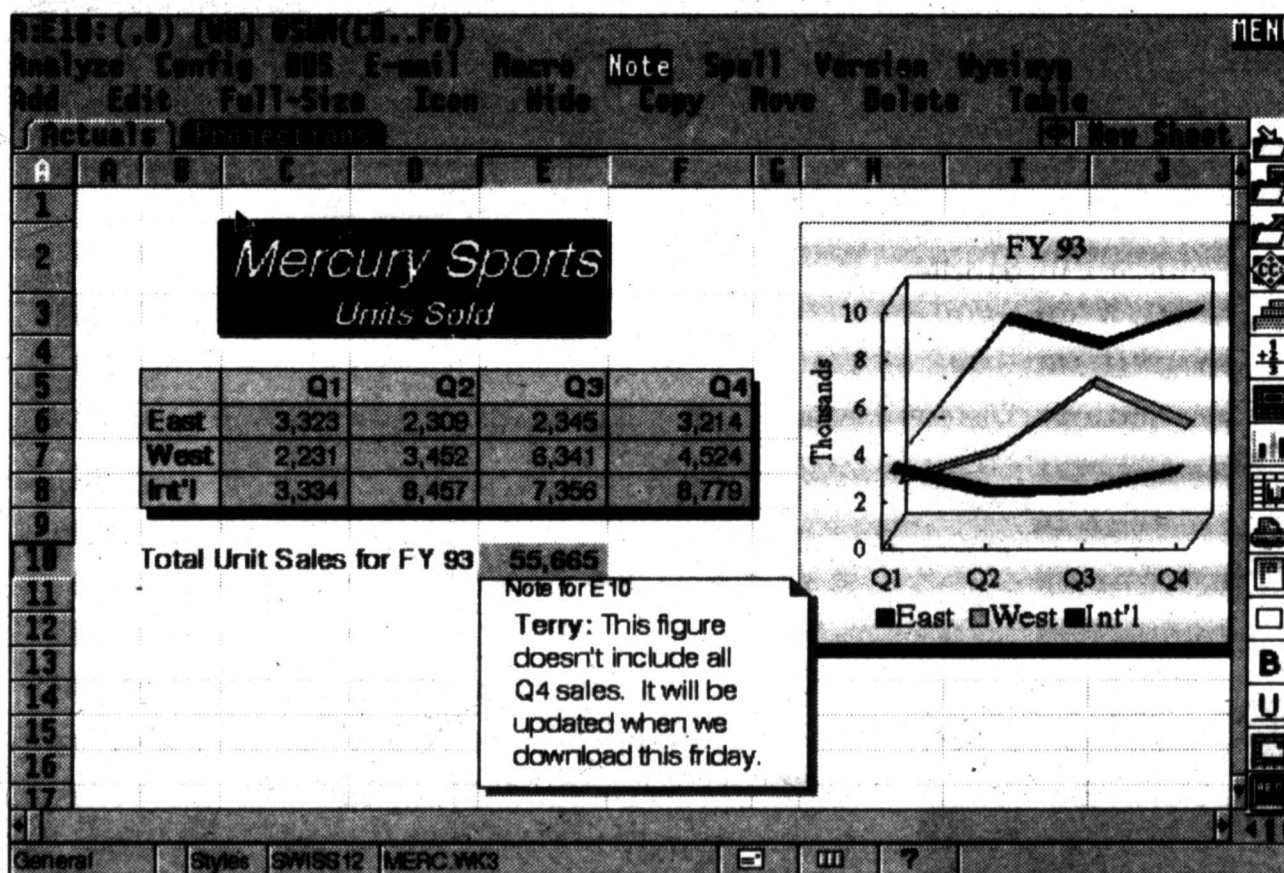
Estimated Price: \$329

Manufacturer: Lotus Development, 617-577-8500, 800-343-5414

Get ready, because this may be the last of the major DOS upgrades. Most of the changes in *Lotus 1-2-3 Release 4 for DOS* are long overdue. The outdated interface of release 3.4, for example, was clunky even for a DOS-based program. So, like other recent DOS programs, *1-2-3* features a WYSIWYG display for a more Windows-like operation.

The most visible changes are scroll bars and tabbed worksheet pages in the main display. These simple additions are a tremendous improvement, making it a snap to move quickly through a large, complex worksheet.

A status bar lets you use the mouse to set options, such as number formats, decimal places, and text style — a much faster and more convenient solution than setting such options via menu bars. The status bar also displays other information, including the date, time, recalculation status, and keyboard options such as Caps Lock, Scroll Lock, and Num Lock.



A small but nifty improvement concerns the Move and Copy commands, which can now be used to move or copy cell-formatting options automatically, eliminating a lot of tedious reformatting as you build or revise a spreadsheet. And we especially like the new spell-checker, which can be customized to check for repeated words (such as "the the"), capitalization, and words containing numbers — all common typing errors that tend to slip by most spreadsheet spell-check modules.

Despite all the improvements in convenience, however, release 4 still seems convoluted when compared with the Windows version, especially in producing highly-formatted reports with charts.

*1-2-3 for DOS* is not for everyone, but it will delight DOS evangelists or anyone who needs to crunch data on a 386-class machine.

By Charles H. Gajeway

*These reviews originally appeared in Home Office Computing. For subscription information call 800-288-7812.*

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# GREAT GOLF GETAWAYS

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Since golf began its mid-eighties boom, golf resorts have sprung up everywhere. Many resorts have added new activities to please nongolfers. With more restaurants, fitness facilities, golf schools, day care, water sports, and bike and horseback riding, the golf-plus getaway has become everybody's vacation.

Whether you're a golfer who likes to play beyond the 18th hole or a nongolfer who simply enjoys beautiful settings, one of these five resorts may be just right for you.

## SUPERB GOLF

North Carolina's Pinehurst Resort and Country Club, 120 miles northeast of Charlotte, was opened by James Walker Tufts in 1895, turning 5,000 acres of scrubby, sandy pine forest into seven beautiful golf courses. The resort was recently restored to its

grand best, and all 310 rooms in the large, copper-roofed hotel building — there is also a smaller building, the Manor Inn, as well as 135 separate condominiums — provide attractive, comfortable accommodations.

Golf reigns here, especially on the No. 2 course. The course was built by Donald Ross, the Scottish golf-course architect, who laid out 400 golf courses in the United States. No. 2 is a purist's course, encouraging solid, accurate ball striking while emphasizing good chipping and putting. It's so esteemed that the PGA Tour held its season-ending Tour Championship here in 1991 and 1992. Pinehurst hosted the U.S. Senior Open Championship last summer, and will host the U.S. Open in 1999.

If golf isn't your game, Pinehurst has ample alternatives: 24 tennis courts, badminton, water sports

and fishing, and stables where you can hire a buggy and driver to tour the grounds.

**Golf Package:** All rates are seasonal. Until March 8th, Pinehurst's "Donald Ross Golf" package starts at \$574 for two people in a double room for two nights and three days (from March 9th through June 5th, that rate rises to \$1,080 or \$540 per person.) That includes breakfast and dinner and one round of golf per day, plus unlimited tennis, croquet, and bicycling. There is a \$50 surcharge per round to play the No. 2 course, but you can get back some of that by booking the same package for \$494 (\$980 from March 9th to June 5th) and staying at the Manor Inn. All rates change seasonally. Information: 800-659-4653.

## A SPORTING RESORT

Close to the Georgia-Alabama border is Callaway Gardens. It resembles a forest preserve, with three-quarters of the 14,000-acre property covered in pinewood crossed by cycling and walking trails. It also includes the gardens that gave the resort its name as well as 63 holes of golf, 17 tennis and two racquetball courts, seven restaurants, 13 lakes for water sports, and a butterfly center with more than 1,000 specimens.

The Mountain View course, long and treacherously lined with trees and water, hosts the PGA Tour's Southern Open. A tad less intimidating are the Gardens View course, and Sky View, a nine-hole executive course.

**Golf packages:** Golf packages start at \$280 per couple in the Callaway Gardens Inn and go to \$360 in the slightly tonier Mountain Creek Villas. Each package includes accommodations for one night, breakfast and dinner, one round of golf, admission to the gardens, and use of the resort's fitness center. A golfer/nongolfer couple might try Callaway's "Sport's Spectacular" package, starting at \$168 per couple per night. It provides one round of golf per day, two hours of tennis-court time, a half-day bicycle rental, and a half-day fishing-boat rental. Only

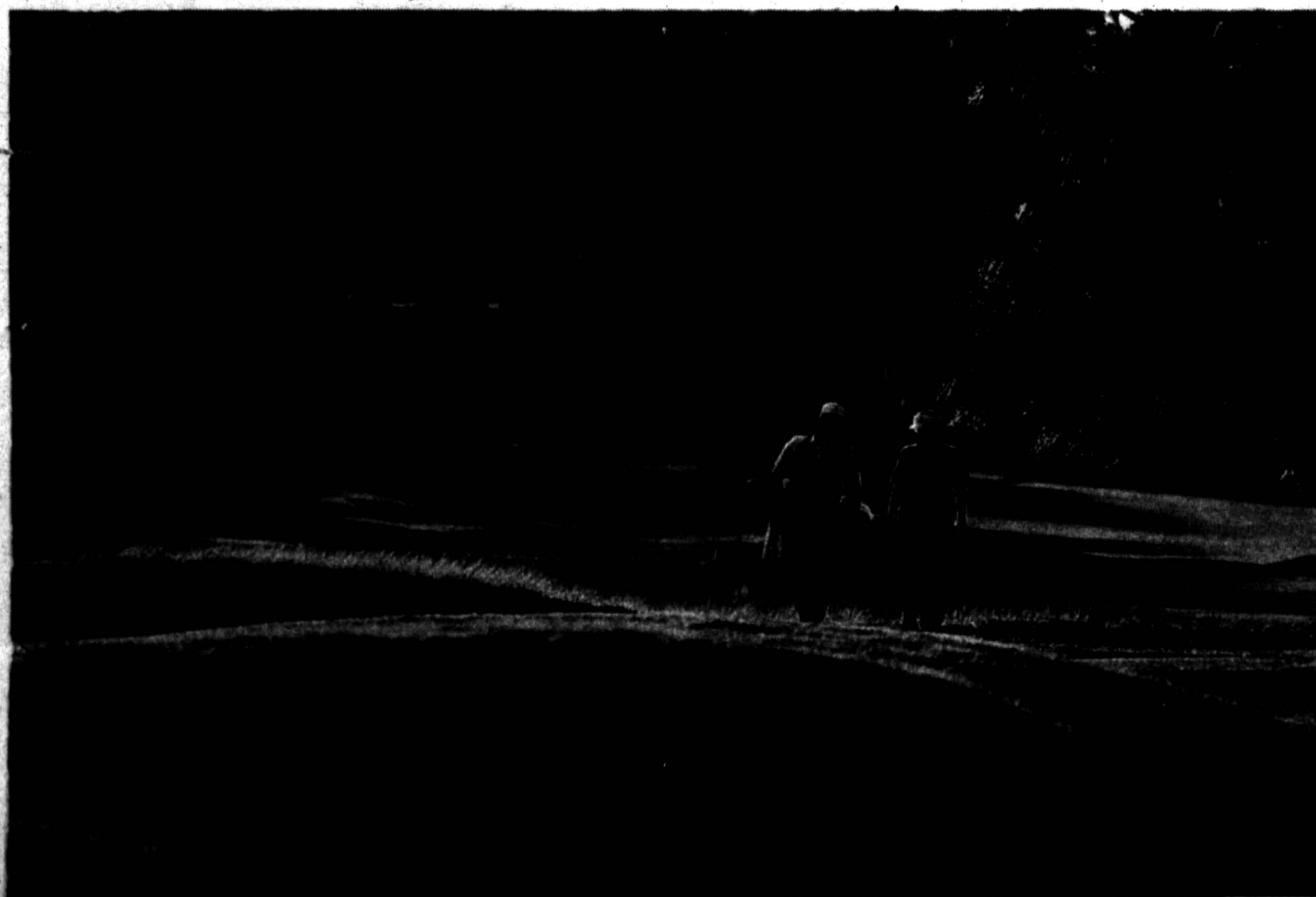
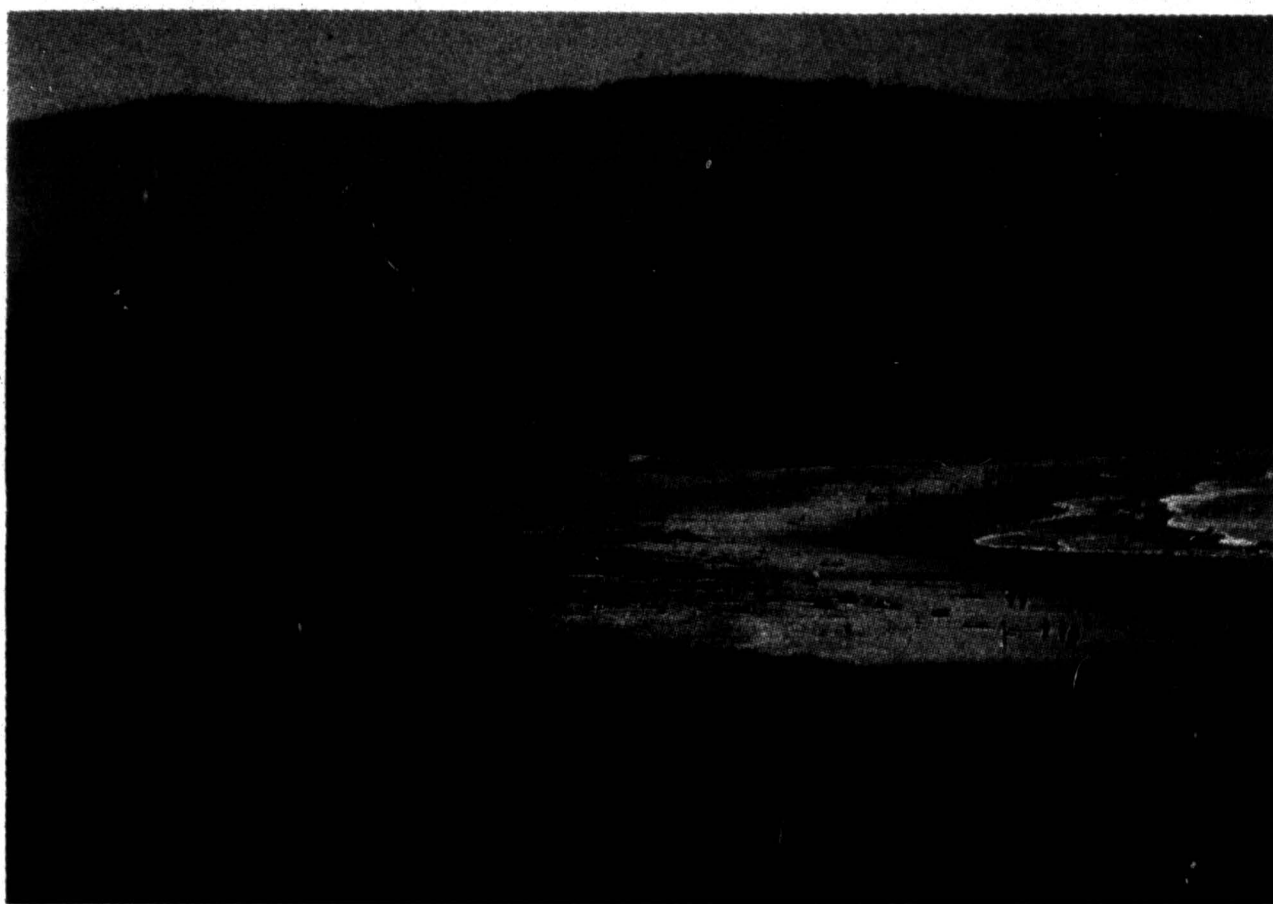


Photo courtesy of Pinehurst Resort and Country Club.





*Reproduced by permission of Pebble Beach Company*

dinner is included in this basic package. Information: 800-CALLAWAY.

### FAMILY VALUES

If you had suggested a few years ago that Walt Disney World, in Orlando, Florida, was a respectable golf resort, you would have been considered goofy. Mouseville had golf, all right, but the three courses (Magnolia, Palm, and Lake Buena Vista) were the dull Florida flatlands sort.

In January of 1992, Tom Fazio and Pete Dye, two of the country's most prolific architects, completed two more courses — Eagle Pines and Osprey Ridge, which vaulted WDW into the resort stratosphere: Golf magazine recently awarded them one of only a dozen gold medals in its biennial resort rankings.

The kids can keep busy at Disney World, Epcot and Disney-MGM Studios Theme Park. Any golfer who's outgrown Mickey can take lessons on the practice tee or show off his or her strokes on the nine-hole Oak Trail course.

Golf packages: The best deal is the two-night "Golf Getaway" package for \$729 for two adults and two children at the Disney Vacation Club, one of 14 accommodations choices here but one of only three offered as part of the golf package. This rate is for a one-bedroom condo in which parents get a master bedroom and two kids get the sofa-bed in the living room. A regular greens fee at Osprey Ridge or Eagle Pines costs \$115 per person. The package saves hundreds of dollars by including unlimited golf at five courses, golf carts and practice range for the adults, and lodging for the whole family. Information: 407-827-7200.

### MOUNTAIN PARADISE

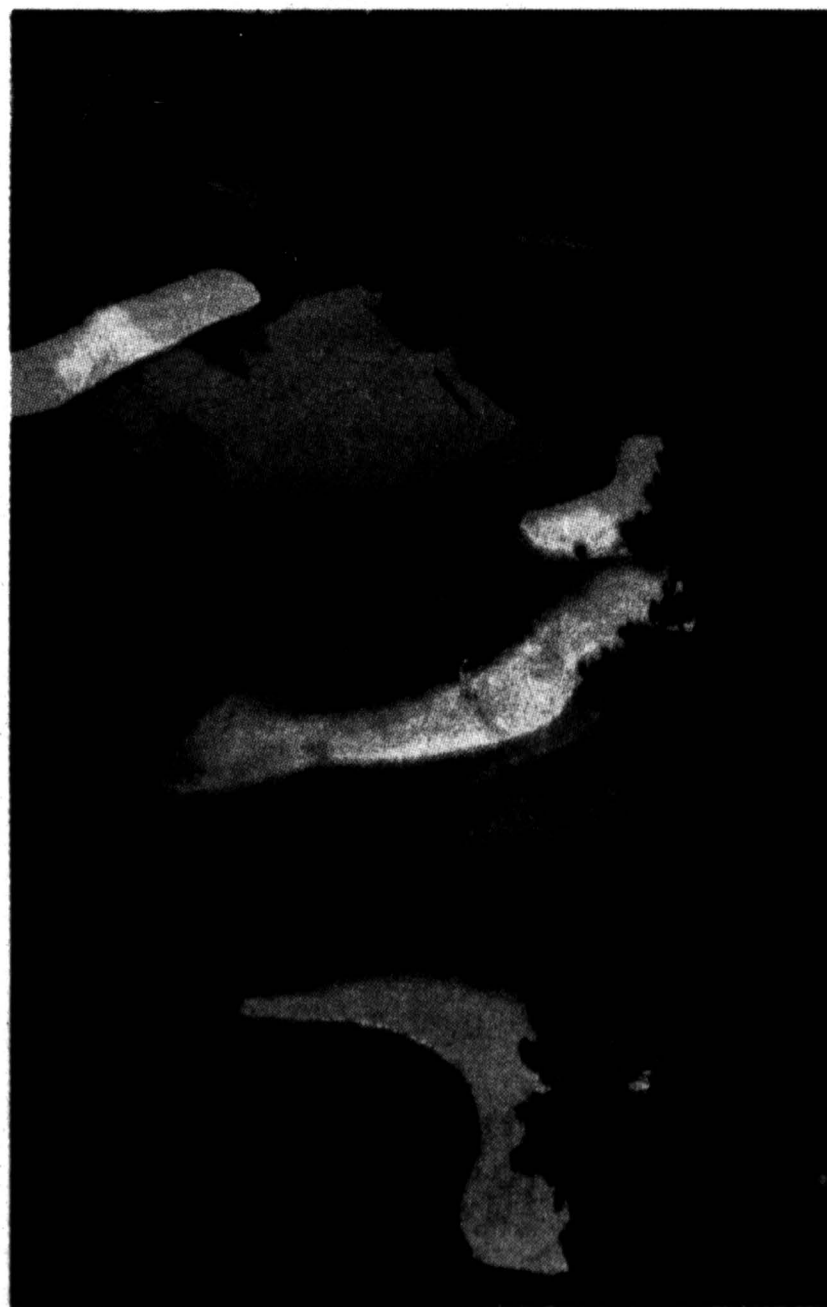
Located just outside of Tucson, Arizona, Ventana Canyon Golf & Racquet Club has two champi-

onship courses — the Mountain and the Canyon — offering different levels for skill and style. The third hole of the Mountain Course is rated by many as one of the best in the entire Southwest because of its magnificent panorama of Mexico's Sonoran Desert.

For nongolfers, Ventana Canyon has a fitness room and a dozen tennis courts, and its two restaurants—the Clubhouse dining room and

Terrace lounge—reveal paradisaical views of both desert and mountains. When the sun goes down, you can retire to one of 50 suites and fall asleep to the cries of coyotes in the desert night.

Golf packages: The Golf Getaway package includes accommodations for two guests for three nights, confirmed tee times for one round each day. Also included are golf cart rental, full use of practice facilities, and daily in-suite refreshments. Children under the age of 17 can stay for free in the same suite. Prices for this package are seasonal, ranging from \$879 to \$1,301 (not including tax). Information: 800-828-5701.



*Photo courtesy of Pinehurst Resort and Country Club*

### ONCE IN A LIFETIME

If there is one resort that every golfer dreams of playing, it's Pebble Beach, on California's Monterey Peninsula. Pebble is the ultimate golf resort for several reasons. One is the setting: high in the background is the Del Monte Forest, and in the foreground are the churning waters of Carmel Bay; a wide swath of beach curves south to the small idyllic town of Carmel. It's little wonder that Robert Louis Stevenson described it as "the most felicitous meeting of land and sea in Creation."

A second reason is the Pebble Beach golf course, rated one of the world's best by Golf magazine. Eight of its eighteen holes are played along the Bay. The most intriguing are the 107-yard seventh, the par-four eighth, whose approach must be hit across a chasm (Jack Nicklaus called it the best second shot in all of golf), and the long (548 yards), curving 18th, which hugs the shoreline and finishes at the resort's headquarters, the Lodge at Pebble Beach.

Since golf began  
its mid-eighties boom,  
golf resorts have  
sprung up everywhere.

A third reason for Pebble's status lies in the non-golf amenities. The resort sits at roughly the halfway mark on 17-mile Drive, a two-lane twister that winds around the peninsula, past offshore crags and massive stands of Monterey pine. Only minutes away is the Pebble Beach Equestrian Center, where horseback riding is easily arranged. Pebble Beach has its own little shops offering a range from golf kitsch to children's clothing. And then there are the three dining facilities: The Tap Room is a prime ribs kind of place, Club 19 specializes in French cuisine, and the Cypress Room serves magnificent Bay views and food to match.

Golf package: Pebble Beach offers a three-night, player/player golf package that costs between \$870 and \$950 per person, depending on the time of year. This package includes accommodations with an ocean view and two rounds of golf each, one at Pebble, the other at Spanish Bay, a sister resort about five miles to the north. Five night golf packages are also available. Pebble Beach is high-end, but for a once-in-a-lifetime tee-off, it's worth it. Information 800-654-9300.

*Robin McMillan is the author of 365 One-Minute Golf Lessons. This story originally appeared in Travel Holiday. For subscription information, write to Travel Holiday, P.O. Box 5233, Harlan, IA 51593.*



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